

THE UNIVERSITY
OF ILLINOIS
LIBRARY

368.9

N48

v. 56

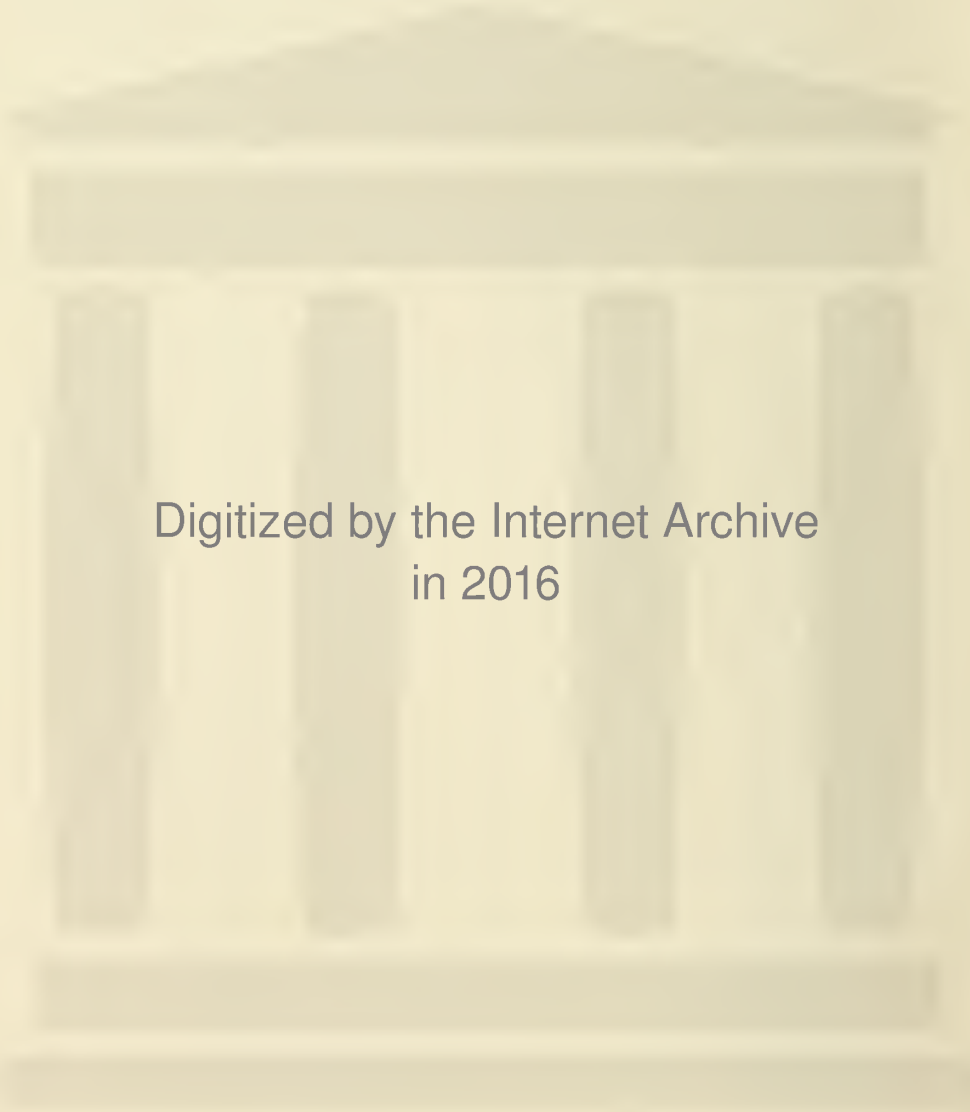
no. 4

LIBRARY

DEPARTMENT

UNIVERSITY OF CALIFORNIA LIBRARY

DEC 27 1915

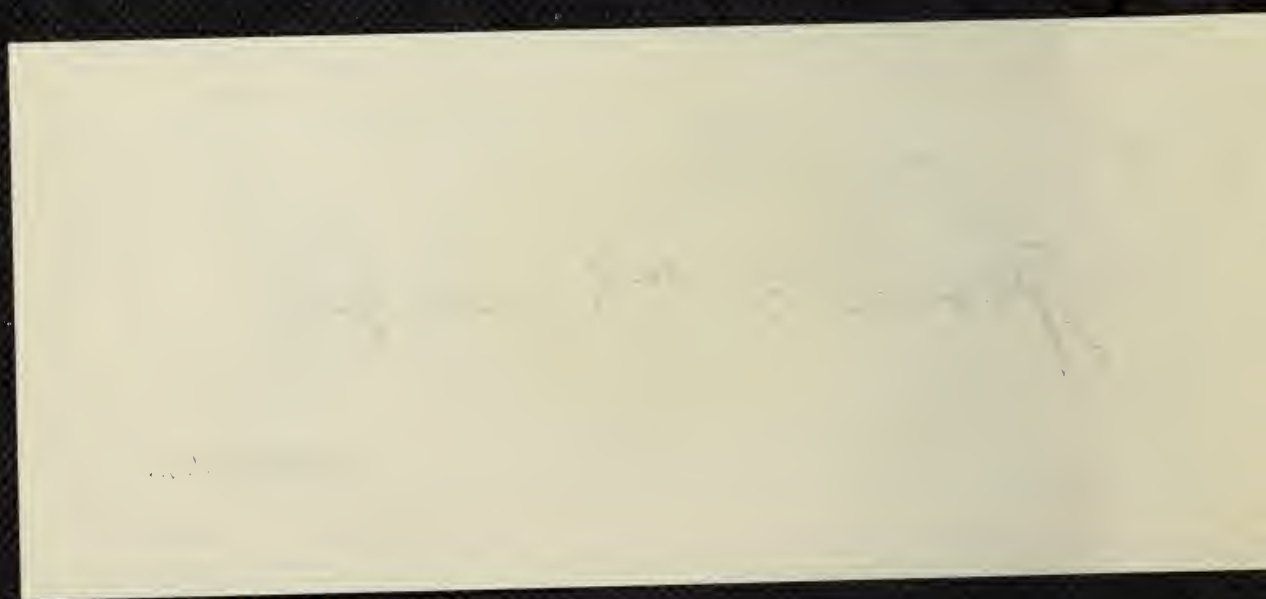


Digitized by the Internet Archive
in 2016

With the Compliments of

Jesse S. Phillips

Superintendent



FIFTY-SIXTH

ANNUAL REPORT

OF THE

UNIVERSITY OF THE STATE LIBRARY

Superintendent of Insurance

OF THE

STATE OF NEW YORK



PART IV

ASSESSMENT OR CO-OPERATIVE LIFE, ACCIDENT,
FIRE AND FRATERNAL INSURANCE

ALBANY

J. B. LYON COMPANY, PRINTERS

1915

3689
N48
v.56
no. 4

20 Ja 16 Elur

STATE OF NEW YORK

No. 44

IN SENATE

FIFTY-SIXTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

STATE OF NEW YORK

INSURANCE DEPARTMENT

ALBANY, *October* 18, 1915.

To the Honorable the President of the Senate:

SIR.— The annual report of the Superintendent of Insurance, Part IV, containing detailed information relating to the assessment, fraternal and live stock associations, orders and societies and town and county co-operative fire insurance corporations for the calendar year ending December 31, 1914, is herewith transmitted to the Legislature.

Respectfully yours,

Jesse S. Phillips

Superintendent.

SUPERINTENDENT'S REPORT

PART IV

Assessment or Co-operative Life, Accident, Fraternal and Fire Insurance

STATE OF NEW YORK

INSURANCE DEPARTMENT

ALBANY, *October 18, 1915.*

To the Honorable the Legislature of the State of New York:

The Superintendent of Insurance has the honor to transmit herewith for your consideration the reports of the associations and orders authorized to transact the business of assessment or co-operative and fraternal insurance in this State, pursuant to the Insurance Law, showing their condition and business for the calendar year ending December 31, 1914.

SUMMARY OF STATISTICAL TABLES

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS

ASSETS AND LIABILITIES

Table I shows the amount and character of the assets and liabilities of assessment life and accident associations doing business in the State of New York on December 31, 1914. The total assets were \$3,850,627.57, an increase over 1913 of \$63,457.22.

The total liabilities reported, including unmatured loss claims and reserve or emergency fund required under section 205 of the Insurance Law, were \$2,283,909.81, an increase over the previous year of \$205,816.84.

INCOME

Table II gives the amount and sources of the income of the above associations for the year, the aggregate of which was \$2,816,041.07, of which \$2,621,570.47 was paid by members. The net excess of income over disbursements as shown by this table was \$16,072.29. Fourteen associations received \$128,807.80 more than they disbursed and eleven disbursed \$112,735.51 more than they received. The total figures show a decrease in income from 1913 of \$33,082.35.

DISBURSEMENTS

Table III shows the disbursements itemized and in gross, the total amount being \$2,799,968.78, of which \$2,170,854.88 was paid to members, \$1,778,714.59 of that amount being paid in settlement of claims. The increase in disbursements over 1913 being \$116,764.73.

EXHIBIT OF CERTIFICATES

Tables IV and V. These tables are compiled so as to show the detailed exhibit of certificates on the total business and business in this State separately and not only cover the issues and terminations of 1914 and the number of certificates and amount of insurance in force on December 31 of that year, but also the number of certificates and amount of insurance in force on December 31, 1913, thus giving them a value for comparative purposes as between 1913 and 1914.

FRATERNAL ORDERS OR SOCIETIES

ASSETS AND LIABILITIES

Table VI gives the items comprising the assets and liabilities of the fraternal organizations doing business in this State on December 31, 1914, and also aggregates of same and shows that

the above organizations were possessed of assets amounting to \$146,350,015.50, an increase over 1913 of \$13,388,415.18 and had liabilities amounting to \$21,757,214.39 on the above date, an increase over 1913 of \$4,293,063.32.

INCOME

Table VII states the amount of income and the sources from which it was derived. The total income was \$87,693,658.91, a decrease from 1913 of \$5,241,985.12. Fifty-four organizations received \$13,422,626.33 more than they disbursed, and twenty disbursed \$602,623.47 more than they received, the net excess of income over disbursements for 1914 being \$12,820,002.86.

DISBURSEMENTS

Table VIII shows the disbursements itemized and in gross, the total amount being \$74,873,656.05, which is \$1,908,338.68 less than was reported for 1913. Of the total sum disbursed, \$63,624,461.12 was paid for losses, claims and benefits to members.

EXHIBIT OF CERTIFICATES

Tables IX and X. These tables show the number and amount of certificates outstanding on December 31, 1913, those written and terminated in 1914 and those in force on December 31, 1914, both for the total business and the business in New York State.

ASSOCIATIONS AND ORDERS AUTHORIZED

Table XI gives a complete list of Assessment Life and Accident Insurance Associations, Fraternal Orders or Societies and Live Stock Insurance Companies authorized to transact business in this State for the year ending December 31, 1914, with their location and officers.

BUSINESS OF 1913 AND 1914 COMPARED

The following is an abstract of the assets, liabilities, income, disbursements, the number of certificates issued, terminated and in force as tabulated, rendered by assessment life and accident and fraternal organizations for the year 1914 compared with those for 1913.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS

	1913	1914
Number	26	25
Assets	\$3,787,170	\$3,850,628
Liabilities	\$2,078,093	\$2,283,910
Received from members	\$2,665,619	\$2,621,570
Other income	183,504	194,471
Total income	\$2,849,123	\$2,816,041
Claims and other payments to members	\$2,050,753	\$2,170,855
Expenses	632,451	629,114
Total disbursements	\$2,683,204	\$2,799,969

TOTAL CERTIFICATES AND INSURANCE IN FORCE

	1913		1914	
	Number	Amount	Number	Amount
Certificates in force at beginning of year.	164,325	\$91,389,433	175,223	\$92,570,587
Issued during the year	56,631	38,780,530	54,421	40,103,955
Totals	220,956	\$130,169,963	229,644	\$132,674,542
Terminated during the year	45,414	38,008,875	51,389	38,470,494
In force at end of year	175,542	\$92,161,088	178,255	\$94,204,048

CERTIFICATES AND INSURANCE IN FORCE IN THE STATE OF NEW YORK

	1913		1914	
	Number	Amount	Number	Amount
Certificates in force at beginning of year.	103,213	\$70,227,194	111,442	\$70,404,338
Issued during the year	45,579	35,356,041	43,333	35,625,717
Totals	148,792	\$105,583,235	154,775	\$106,030,055
Terminated during the year	37,031	35,588,397	41,556	36,831,684
In force at end of year	111,761	\$69,994,838	113,219	\$69,198,371

Note:— Accident Associations do not report amount of insurance in force, the annual statement blank not requiring it.

FRATERNAL ORDERS OR SOCIETIES

	1913	1914
Number	76	74
Assets	\$132,961,600	\$146,350,016
Liabilities	\$17,464,151	\$21,757,214
Received from members	\$81,193,089	\$79,423,797
Other income	11,742,555	8,269,862
Total income	\$92,935,644	\$87,693,659
Claims and other payments to members	\$65,721,192	\$63,624,461
Expenses	11,060,803	11,249,195
Total disbursements	\$76,781,995	\$74,873,656

TOTAL CERTIFICATES AND INSURANCE IN FORCE

	1913		1914	
	Number	Amount	Number	Amount
Certificates in force at beginning of year.	5,064,049	\$6,184,907,715	4,910,725	\$6,212,389,929
Issued during the year	594,697	604,753,231	685,787	765,521,625
Totals	5,658,746	\$6,789,660,946	5,596,512	\$6,977,911,554
Terminated during the year	530,282	589,596,067	525,470	588,985,919
In force at end of year	5,128,464	\$6,200,064,879	5,071,042	\$6,388,925,635

CERTIFICATES AND INSURANCE IN FORCE IN THE STATE OF NEW YORK

	1913		1914	
	Number	Amount	Number	Amount
Certificates in force at beginning of year.	681,352	\$611,719,702	661,563	\$597,601,269
Issued during the year	82,841	53,393,790	81,610	52,943,043
Totals	764,193	\$668,113,492	743,203	\$650,546,312
Terminated during the year	74,920	55,769,698	73,227	52,486,378
In force at end of year	689,273	\$612,343,794	669,976	\$598,059,934

EXAMINATIONS

The following assessment life and accident and fraternal beneficiary insurance associations were examined during 1914 for the purpose of ascertaining their condition.

ASSESSMENT INSURANCE ASSOCIATIONS

Name	Made as of	Date of report
Columbian Protective.....	.....	Jan. 27, 1914
Columbian Protective.....	.....	Nov. 21, 1914
Empire State Degree of Honor.....	Sept. 30, 1914	Nov. 19, 1914
New York Physicians' Mutual Aid.....	Jan. 31, 1914	Feb. 28, 1914
New York Safety Reserve Fund.....	Dec. 31, 1913	Feb. 24, 1914
St. Lawrence Life.....	Aug. 31, 1914	Oct. 10, 1914

FRATERNAL BENEFICIARY ORDERS

Ahawas Israel Independent Order.....	Mar. 31, 1914	April 28, 1914
American Benefit.....	April 30, 1914	May 22, 1914
Benai Berith, Ind. Order.....	April 30, 1914	July 7, 1914
Benevolent Society for the Propagation of Cremation.....	Mar. 31, 1914	June 8, 1914
Buffalo Police Mutual Aid.....	Dec. 31, 1914	Mar. 10, 1914
Catholic Benevolent Legion.....	Oct. 31, 1913	Dec. 22, 1913
Catholic Women's Benevolent Legion.....	Nov. 29, 1913	Jan. 2, 1914
First National Slavonian Union.....	Sept. 30, 1914	Oct. 19, 1914
Junior Order Benefit Association.....	Sept. 30, 1914	Oct. 14, 1914
National Temperance Life (organization).....	.....	Sept. 19, 1914
Order of Adelphi.....	Jan. 19, 1914	Jan. 20, 1914
Order of the Golden Seal.....	Sept. 30, 1913	Nov. 26, 1913
Order of Saturn.....	Jan. 22, 1914	Mar. 6, 1914
Order of Saturn.....	June 30, 1914	Aug. 18, 1914
Order of Sons of Zion.....	July 31, 1914	Sept. 11, 1914
Polish National Alliance.....	Dec. 24, 1913	Feb. 9, 1914
Serb Federation "Sloga".....	Dec. 31, 1913	April 7, 1914
Unity Insurance Society.....	Dec. 31, 1913	Mar. 10, 1914
Workmen's Benefit and Benevolent Association.....	Sept. 30, 1914	Dec. 7, 1914
Workmen's Circle.....	Mar. 31, 1914	July 14, 1914
Workmen's Sick and Death Benefit Fund.....	Mar. 31, 1914	June 30, 1914

CHANGES IN 1914

FRATERNAL INSURANCE

SOCIETIES ORGANIZED:		
National Temperance Life Insurance Society, New York.....		Sept. 11, 1914
SOCIETIES ADMITTED:		
Order of Mutual Protection, Supreme Lodge, Chicago, Ill.....		Oct. 17, 1914
The Maccabees, Detroit, Mich. (Name changed from Knights of the Maccabees of the World).....		July 20, 1914
Travelers' Protective Association of America, St. Louis, Mo.....		June 8, 1914
SOCIETIES WITHDRAWN:		
Knights of the Maccabees of the World, Detroit, Mich. (Name changed to The Maccabees).....		July 20, 1914
Knights of the Modern Maccabees, Port Huron, Mich. (Merged with The Maccabees).....		Oct. 1, 1914

ASSOCIATIONS IN LIQUIDATION UNDER SECTION 63 OF INSURANCE
LAW

Included in this volume will be found the detailed statements of the various assessment life and accident associations and fraternal orders in process of liquidation by the Department, under section 63 of the Insurance Law, for the year 1914.

Respectfully submitted,

JESSE S. PHILLIPS,

Superintendent of Insurance.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL
ORDERS OF THIS STATE, ORGANIZED AND REINCORPORATED
UNDER THE PROVISIONS OF CHAPTER 175, LAWS OF 1883

NAME	Location
1883	
Bank Clerks' League.....	No. 14 Pine street, New York.
Chautauqua Mutual Life Association.....	Mayville, N. Y.
Commercial Travelers' Mutual Accident Association of America.....	No. 238 Genesee street, Utica, N. Y.
Equitable Accident Association of Binghamton.....	Binghamton, N. Y.
Equitable Reserve Fund Life Association.....	Nos. 169 & 171 B'way, New York.
Grand Temple of the Templars of Liberty of America.....	No. 412 West 29th street, New York.
Jamestown Accidental Association.....	Jamestown, N. Y.
Jewelers' League of the City of New York.....	No. 170 Broadway, New York.
Mercantile Benefit Association of New York.....	No. 409 Broadway, New York.
Mutual Reserve Fund Life Association.....	No. 55 Liberty street, New York.
Mutual Safety Fund Accident Association.....	Dunkirk, N. Y.
Mutual Trust Life Association.....	No. 93 Nassau street, New York.
National Guard Mutual Benefit Life Association of the State of New York.....	No. 132 Nassau street, New York.
Scandinavian Grand Temple of America of the Order of Templars.....	No. 782 Fulton st., Brooklyn, N. Y.
Supreme Council of the Legion of Justice.....	No. 2094 Lexington av., New York.
Standard Mutual Life Association of New York.....	No. 233 Broadway, New York.
1884	
Acme Mutual Indemnity Association.....	No. 735 Broadway, New York.
American Sons of Israel.....	No. 335 Broadway, New York.
Bank Clerks' Mutual Benefit Association.....	No. 142 Nassau street, New York.
Court Buffalo, No. 6558, Ancient Order of Foresters.....	No. 198 Seneca street, Buffalo, N. Y.
Cosmopolitan Relief Association.....	No. 13 Park row, New York.
Cooks' and Pastry Cooks' Association of New York.....	No. 392 Bowery, New York.
Family Fund Society.....	No. 7 Murray street, New York.
Fishermen's Mutual Benefit Association.....	Fulton Fish Market, New York.
Golden Eagle Association.....	No. 266 Broadway, New York.
Grand Army Mutual Benefit Association.....	No. 132 Nassau street, New York.
Globe Mutual Benefit Society.....	No. 696 Broadway, New York.
Home Provident Safety Fund Association.....	No. 89 Liberty street, New York.
Merchant Tailors' Society of the City of New York.....	No. 174 Fifth avenue, New York.
Mohawk Valley Sick Benefit Association*.....	Amsterdam, N. Y.
National Masonic Co-operative Relief Association.....	No. 6 Masonic Temple, Buffalo, N. Y.
Queen City Lodge, No. 102, of the Order of Sons of St. George of Buffalo, N. Y.....	No. 363 Main street, Buffalo, N. Y.
United States Mutual Accident Association.....	No. 409 Broadway, New York.
Union Mutual Benefit Association of the City of New York.....	New York city.
Volunteer Firemen's Association of the City of New York..	No. 17 Rose street, New York.
Western New York Relief Association.....	Sherman, N. Y.
1885	
Brooklyn Volunteer Firemen's Association.....	No. 66 Court st., Brooklyn, N. Y.
Christian Mutual Aid Society of the German M. E. Church of the City of Schenectady.....	No. 13 Monroe st., Schenectady, N. Y.
Cortland Wagon Company Mutual Aid Association.....	Cortland, N. Y.
DeWitt Clinton Ready Relief Association.....	No. 696 Quincy st., Brooklyn, N. Y.
Empire Mutual Life and Casualty Society.....	No. 744 Broadway, New York.
Excelsior Mutual Benefit and Endowment Association....	No. 171 Broadway, New York.
Fraternity of Friendly Fellows.....	No. 33 Park row, New York.
Home Benefit Association.....	No. 137 Broadway, New York.
Income and Life Association of America.....	No. 265 Broadway, New York.
Industrial Benefit Association.....	No. 338 Broadway, New York.
Knights and Ladies of Samaria.....	No. 404 Main street, Buffalo, N. Y.
Life Union.....	No. 24 Park place, New York.
Life and Accident Insurance Corporation of New York...	No. 171 Broadway, New York.
National Accident Society.....	No. 280 Broadway, New York.
National Alliance.....	No. 7 Beckman street, New York.
National Military Mutual Aid Association.....	No. 84 Nassau street, New York.
Order of American Star.....	No. 165 East Broadway, New York.
Preferred Mutual Accident Association.....	No. 13 Park row, New York.
Protective Benefit Union.....	No. 180 Broadway, New York.

* Name changed to American Casualty Insurance Company, 1895. Dissolved by court order July 10, 1909.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Continued*)

NAME	Location
1885	
Seventh Regiment Veteran League.....	No. 841 Broadway, New York.
Supreme Council of the American Knights of Protection..	No. 324 Court st., Brooklyn, N. Y.
Supreme Council of the People's Reserve League.....	No. 90 Oakland st., Brooklyn, N. Y.
Telegraphers' Mutual Benefit Association.....	No. 195 Broadway, New York.
True Craftsmen's Union.....	No. 177 West 23d street, New York.
United Order of American Stairbuilders.....	No. 140 Nassau street, New York.
United Life and Accident Insurance Association.....	No. 44 Broadway, New York.
Volunteer Exempt Veteran Firemen's Sons Association of the City of New York.....	No. 124 West 28th street, New York.
1886	
American Sick Benefit and Accident Association.....	Elmira, N. Y.
Albany Women Teachers' Relief Association.....	Albany, N. Y.
Brooklyn Liquor Dealers' Mutual Benefit Association...	No. 1 Willoughby st., Brooklyn, N. Y.
Buffalo Mutual Accident Association.....	Buffalo, N. Y.
Citizens' Mutual Life Insurance Association.....	No. 115 Broadway, New York.
Economic Mutual Life Insurance Association.....	No. 115 Broadway, New York.
Equitable Co-operative Life Association.....	No. 184 Broadway, New York.
Empire State Supreme Lodge of the Degree of Honor....	Stockton, N. Y.
Empire State Life Insurance Association.....	Nos. 31 and 33 Broadway, New York.
Grand Society of the Order of Protestant Knights.....	Buffalo, N. Y.
Good Templars' Sick Benefit Society.....	No. 979 Bergen st., Brooklyn, N. Y.
Great Eastern Casualty Association.....	No. 280 Broadway, New York.
Guaranty Mutual Accident Association.....	No. 38 Park row, New York.
Guaranty Alliance.....	Elmira, N. Y.
Iron Hall of New York.....	Elmira, N. Y.
Jewelers and Tradesmen's Company of New York*.....	No. 34 John street, New York.
Knights and Ladies of America.....	Elmira, N. Y.
Life Benefit Society.....	Rochester, N. Y.
Life and Reserve Association of Buffalo.....	Buffalo, N. Y.
Manufacturers' Accident Indemnity Company.....	Geneva, N. Y.
Mutual Benefit Association of the Fifth Street Baptist Church of Troy, N. Y.....	Troy, N. Y.
Mutual Life Association of the City of Brooklyn.....	Nos. 38 and 40 Court st., B'klyn, N.Y.
Metropolitan Benefit Association.....	No. 154 West 35th st., New York.
Merchants' Casualty Insurance Association.....	No. 160 Fulton street, New York.
Mutual Accident Association of the Improved Order of Red Men of America.....	Syracuse, N. Y.
Mutual Union Association.....	Rochester, N. Y.
Montour Springs Order of Mutual Protectors.....	Havana, N. Y.
National Benevolent Legion.....	Schenectady, N. Y.
National Benefit Society.....	No. 32 Liberty street, New York.
New York Casualty Insurance Association.....	Syracuse, N. Y.
New York Mutual Aid and Reserve Fund Association....	Sandy Hill, N. Y.
New York Accident Association.....	Sandy Hill, N. Y.
Ontario Mutual Accident Association.....	Geneva, N. Y.
Protective Life Assurance Society.....	No. 44 Broadway, New York.
Provident Fund Society.....	No. 280 Broadway, New York.
Security Mutual Life Association.....	Binghamton, N. Y.
Safe Deposit Fund.....	Rochester, N. Y.
United Hebrew Orthodox Association.....	No. 71 Esscx street, New York.
Workingmen's Co-operative Association of the United In- surance League of New York.....	No. 153 Bowery, New York.
1887	
American Accident Indemnity Association.....	No. 10 Spruce street, New York.
American Workman's Life Assurance Society.....	Nos. 10 and 12 Flatbush avenue, Brooklyn, N. Y.
American Mutual Benefit League.....	No. 62 Cedar street, New York.
Bankers and Traders' Accident Association.....	No. 54 William street, New York.
Bankers and Merchants' Alliance†.....	No. 32 Thomas street, New York.
Benevolent Bureau of the German Master Bakers' Asso- ciation of the City of New York and Vicinity.....	No. 311 East 5th street, New York.
Columbia League.....	No. 243 Broadway, New York.
Chenango Mutual Relief†.....	Oxford, N. Y.
Empire State Mutual Accident Association.....	Schenectady, N. Y.
Excelsior Mutual Sickness and Accident Association.....	Waverly, N. Y.
Firemen's Accident Indemnity Association of America...	Canandaigua, N. Y.
Flour City Life Association.....	Rochester, N. Y.
Home Benefit Society†.....	No. 161 Broadway, New York.
Hoosick Falls Mutual Relief Society†.....	Hoosick Falls, N. Y.

* Name changed to "Tradesmen's Life Insurance Company," April 10, 1900.

† Reincorporated, chapter 175, Laws of 1893.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (Concluded)

NAME	Location
1887	
Independent Journeymen Plumbers and Gas Fitters' Benefit Association.....	No. 260 West 41st street, New York.
Masonic Life Association of Oswego.....	Oswego, N. Y.
Mutual Aid and Accident Association*†.....	Rochester, N. Y.
Mutual Relief Society.....	Rochester, N. Y.
National Security Life and Accident Company.....	Sandy Hill, N. Y.
New York State Relief and People's Benefit Association*.	Albany, N. Y.
Odd Fellows' Sick, Accident and Funeral Benefit Association.....	Lyons, N. Y.
People's Mutual Benefit Association*.....	Oswego, N. Y.
Traders and Travelers' Accident Company of New York..	No. 287 Broadway, New York.
1888	
New York Physicians' Mutual Aid Association*.....	No. 12 West 31st street, New York.
1889	
Mutual Benefit Life Association of America*.....	No. 280 Broadway, New York.
New York Accident Insurance Company.....	No. 96 Broadway, New York.
Merchants and Mechanics Life and Accident Association..	Brooklyn, N. Y.
American Temperance Life Insurance Association.....	No. 187 Broadway, New York.
1890	
Mercantile Mutual Accident Society*.....	New York city.
Booksellers and Stationers' Provident Association of the United States.....	New York city.

* Reincorporated, chapter 175, Laws of 1893. † Name changed to Protective Life Association, 1893. Receiver appointed February 27, 1909.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS OF THIS STATE ORGANIZED AND REINCORPORATED UNDER THE PROVISIONS OF ARTICLE VI, CHAPTER 690, LAWS OF 1892

NAME	Location
1892	
Merchants and Travelers' Accident Insurance Company.....	Syracuse, N. Y.
1893	
Empire Sick and Accident Company.....	Troy, N. Y.
1894	
Chenango Mutual Relief.....	Oxford, N. Y.
1895	
Postal Employees' Mutual Aid Association.....	New York city.
1900	
People's Life Association.....	Buffalo, N. Y.
1901	
Life Association of America.....	New York city.
Universal Indemnity Company.....	Syracuse, N. Y.
1902	
Swedish Mutual Aid Society Scandia in New York.....	New York city.
1904	
National Relief Assurance Association*.....	Rochester, N. Y.
1906	
Insurance Branch of the Yorkville Brotherhood Aid Society.....	New York city.

* Dissolved by court order, July 10, 1909.

FRATERNAL BENEFICIARY ASSOCIATIONS REINCORPORATED UNDER
THE PROVISIONS OF CHAPTER 520 OF THE LAWS OF 1889 AND
ARTICLE VII, CHAPTER 690, LAWS OF 1892

NAME	Location
1891 The Knights of Sobriety, Fidelity and Integrity.....	Syracuse, N. Y.
1892 Orden Germania.....	New York city.
1893 The National Provident Union.....	New York city.
1894 Independent Order Free Sons of Judah..... Independent Order Ashaws Israel..... Independent Order Sons of Abraham..... Independent Order Brith Abraham of the United States of America..... Order of Select Knights.....	New York city. New York city. New York city. New York city. Batavia, N. Y.
1895 Jewelers' League*.....	New York city.
1900 B'rith Abraham (Order of) United States Grand Lodge.....	New York city.

* Name changed in 1908 to "The Assurance League of America."

FRATERNAL BENEFICIARY ASSOCIATIONS REINCORPORATED UNDER
THE PROVISIONS OF CHAPTER 520 OF THE LAWS OF 1889

NAME	Location
1891 Empire Knights of Relief..... The National Protective Legion..... Buffalo Police Mutual Aid Benefit Association.....	Buffalo, N. Y. Waverly, N. Y. Buffalo, N. Y.

FRATERNAL BENEFICIARY ASSOCIATIONS ORGANIZED UNDER THE
PROVISIONS OF ARTICLE VII OF THE INSURANCE LAW

NAME	Location
1892 The Catholic Relief and Beneficiary Association..... Grand Assembly of New York, Order of the International Fraternal Alliance*.....	Syracuse, N. Y. New York city.
1894 Independent Order of American Israelites..... Order of Round Robins, Supreme Council.....	New York city. New York city.
1895 Great Camp of the Knights of the Maccabees for the State of New York.. American Fraternal Insurance Union..... Catholic Women's Benevolent Legion..... Independent Order of Sons of Benjamin.....	Buffalo, N. Y. Batavia, N. Y. New York city. New York city.

* Name changed to "Royal Benefit Society " by order of Supreme Court, to take effect February 26, 1894.

FRATERNAL BENEFICIARY ASSOCIATIONS, ETC.—(Concluded)

NAME	Location
1896	
Empire Mutual Union.....	Syracuse, N. Y.
National Insurance Fraternity.....	New York city.
Universal Benevolent Association.....	Syracuse, N. Y.
Union Life and Casualty.....	Syracuse, N. Y.
Woman's Fraternal League.....	Buffalo, N. Y.
1898	
Knights of Aurora of the World.....	Jamestown, N. Y.
Order of the Iroquois.....	Buffalo, N. Y.
1899	
Mutual Benefit Association of the German Baptists of North America ¹	Buffalo, N. Y.
Workmen's Sick and Death Benefit Fund of United States of America....	New York city.
1900	
National Fraternal Society.....	New York city.
Order of Prosperity.....	Brooklyn, N. Y.
1901	
Der Bayerische National Verband von Nord Amerika ¹	Buffalo, N. Y.
1902	
Switchmen's Union of North America.....	Buffalo, N. Y.
Order of the Golden Seal.....	Roxbury, N. Y.
Fellowship of Solidarity ²	New York city.
1903	
People's Mutual Life Insurance Association and League.....	Syracuse, N. Y.
Locomotive Firemen's Brotherhood Health and Accident Association of America.....	Schenectady, N. Y.
1905	
The Workmen's Circle.....	New York city.
Polish National Alliance.....	Brooklyn, N. Y.
Imperial Order of Tycoons ³	Syracuse, N. Y.
1906	
Dukes and Duchesses of Edom.....	Elmira, N. Y.
Illicians' Auxiliary.....	Brooklyn, N. Y.
Order of Saturn.....	Buffalo, N. Y.
1910	
Independent Order of True Friends.....	New York city.
Order Sons of Zion.....	New York city.
1911	
Benevolent Society of the United States for Propagation of Cremation....	New York city.
First National Slavonian Union of the State of New York.....	Yonkers, N. Y.
Junior Order Benefit Association.....	Brooklyn, N. Y.
Order of Adelphi.....	Rochester, N. Y.
Serb Federation "Sloga".....	New York city.
Workmen's Benefit and Benevolent Association of the United States.....	New York city.
1912	
American Benefit Association.....	White Plains, N. Y.
1913	
Jewish National Workers' Alliance of America.....	New York city.
1914	
National Temperance Life Insurance Society.....	New York city.

¹ Incorporated under chapter 414, Laws of 1901.² Name changed in 1908 to "Mutual Savings Life Insurance Society." Reinsured December 17, 1908, and ceased business.³ Name changed to "Unity Insurance Society" in 1909.⁴ Name changed to "The German Baptists Life Association" April 10, 1911.

**ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL
ORDERS OF OTHER STATES ADMITTED TO TRANSACT BUSINESS
IN THIS STATE, UNDER THE PROVISIONS OF CHAPTER 175, LAWS
OF 1883, AND ARTICLE VI, CHAPTER 690, LAWS OF 1892**

Date admitted	NAME	Location
1883		
Sept. 25	Covenant Mutual Benefit Association.....	Galesburg, Ill.
Nov. 14	Fidelity Mutual Life Association.....	Philadelphia, Pa.
Nov. 12	Knights Templars and Masonic Mutual Aid Association.....	Cincinnati, O.
Nov. 12	Masonic Mutual Life Association.....	Cincinnati, O.
1884		
Jan. 1	Cincinnati Life Association.....	Cincinnati, O.
April 1	Northwestern Masonic Aid Association.....	Chicago, Ill.
Jan. 1	Order of the Golden Chain.....	Baltimore, Md.
Nov. 15	Supreme Council Catholic Knights of America.....	Lebanon, Ky.
1885		
Mar. 2	American Legion of Honor.....	Boston, Mass.
Feb. 25	Ancient Order of Foresters.....	Philadelphia, Pa.
July 11	Bay State Beneficiary Association.....	Westfield, Mass.
Oct. 19	Hartford Life and Annuity Insurance Company.....	Hartford, Conn.
July 8	Massachusetts Benefit Association.....	Boston, Mass.
Mar. 26	Masonic Mutual Benefit Association.....	Indianapolis, Ind.
Aug. 28	Mercantile Mutual Accident Association.....	Boston, Mass.
Sept. 19	Mutual Benefit Life Company.....	Hartford, Conn.
Oct. 19	National Life Association.....	Columbus, O.
July 18	New England Mutual Aid Society.....	Boston, Mass.
July 18	New England Mutual Accident Association.....	Boston, Mass.
July 8	Ohio Valley Life Company.....	Wheeling, W. Va.
May 21	Union Mutual Association.....	Battle Creek, Mich.
1886		
Mar. 25	Bankers' Life Association.....	St. Paul, Minn.
Oct. 11	Chicago Guaranty Fund Life Association.....	Chicago, Ill.
Feb. 24	Masonic Benevolent Association of Illinois.....	Mattoon, Ill.
July 16	New England Relief Association.....	Boston, Mass.
Mar. 9	Supreme Tent of the Knights of the Maccabees of the World..	Port Huron, Mich.
1887		
Aug. 4	Scottish Rite, Knights Templar and Master Masons' Aid Association.....	Dayton, O.
May 27	Western Mutual Life and Accident Society of the United States	Detroit, Mich.
1888		
Feb. 9	Knights Templar and Masons' Life Indemnity Company.....	Chicago, Ill.
May 15	Supreme Council of the United States Benevolent Fraternity..	Baltimore, Md.
1889		
Mar. 8	National Life Association.....	Hartford, Conn.
Mar. 27	Connecticut Indemnity Association.....	Waterbury, Conn.
April 11	Odd Fellows' Fraternal Accident Association of America.....	Westfield, Mass.
May 18	Keystone Mutual Benefit Association.....	Allentown, Pa.
May 21	People's Mutual Accident Insurance Association.....	Pittsburg, Pa.
June 29	Union Mutual Accident Association.....	Chicago, Ill.
Aug. 2	Masons' Fraternal Accident Association of America.....	Westfield, Mass.
Aug. 28	Odd Fellows' Mutual Aid and Accident Association.....	Piqua, O.
1890		
April 23	Fraternal Mystic Circle.....	Columbus, O.
June 21	Provident Aid Society.....	Portland, Me.
July 1	U. S. Masonic Benevolent Association.....	Council Bluffs, Ia.
1891		
Feb. 25	Massachusetts Benefit Association.....	Boston, Mass.
May 4	National Benevolent Association.....	Minneapolis, Minn.
June 12	Maine Benefit Association.....	Auburn, Me.
Aug. 3	Railway Officials and Employees' Accident Association.....	Indianapolis, Ind.
Oct. 22	Bankers' Life Association.....	Des Moines, Ia.
1892		
May 20	Commercial Mutual Accident Company.....	Philadelphia, Pa.
1893		
Jan. 14	Preferred Masonic Mutual Accident Association of America...	Detroit, Mich.
May 3	Merchants' Life Association of the United States.....	St. Louis, Mo.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Concluded*)

Date admitted	NAME	Location
1894		
Feb. 19	Park City Life Insurance Company.....	Bridgeport, Conn.
April 6	Bankers' Life Association.....	St. Paul, Minn.
May 25	Bankers' Alliance of California.....	Los Angeles, Cal.
May 25	Massachusetts Accident Association.....	Boston, Mass.
1895		
Feb. 6	National Life-Maturity Insurance Company.....	Washington, D. C.
April 10	Northwestern Life Association.....	Minneapolis, Minn.
Dec. 21	Northwestern Benevolent Society.....	Duluth, Minn.
1896		
Jan. 24	Masonic Equitable Accident Association.....	Boston, Mass.
Jan. 3	Massachusetts National Life Association.....	Westfield, Mass.
July 22	Merchants and Manufacturers' Life Association.....	Westfield, Mass.
June 11	Springfield Mutual Life Association.....	Springfield, Mass.
June 12	United States Benevolent Society.....	Saginaw, Mich.
1897		
Mar. 5	Scandinavian Mutual Aid Association.....	Galesburg, Ill.
April 13	Bankers and Merchants' Life Association.....	Chicago, Ill.
June 17	Provident Mutual Accident Company.....	Philadelphia, Pa.
Aug. 30	Boston Mutual Life Association.....	Boston, Mass.

FRATERNAL BENEFICIARY ASSOCIATIONS OF OTHER STATES ADMITTED UNDER PROVISIONS OF CHAPTER 520, LAWS OF 1889

Date admitted	NAME	Location
1891		
April 3	Supreme Assembly of the Royal Society of Good Fellows.....	Providence, R. I.
April 30	Supreme Lodge Knights and Ladies of Honor.....	Indianapolis, Ind.

FRATERNAL BENEFICIARY ASSOCIATIONS OF OTHER STATES ADMITTED UNDER PROVISIONS OF ARTICLE VII OF THE INSURANCE LAW

Date admitted	NAME	Location
1882		
Oct. 31	The Supreme Court of the Independent Order of Foresters....	Toronto, Canada.
1893		
Mar. 8	Supreme Conclave Improved Order of Heptasophs.....	Baltimore, Md.
May 1	The Ladies' Catholic Benevolent Association.....	Union City, Pa.
Oct. 24	Supreme Lodge of the Knights and Ladies of the Golden Star..	Newark, N. J.
1894		
April 12	*Supreme Council of the Loyal Additional Benefit Association.	Jersey City, N. J.
May 16	Locomotive Engineers' Mutual Life and Accident Insurance Association.....	Cleveland, O.
July 18	United Order of the Golden Cross.....	Knoxville, Tenn.
Sept. 13	Protected Home Circle.....	Sharon, Pa.
Oct. 18	National Union.....	Toledo, O.

* Name changed to "Loyal Association."

FRATERNAL BENEFICIARY ASSOCIATIONS, ETC.—(*Concluded*)

Date admitted	NAME	Location
1895		
May 20	Supreme Tribe of Ben Hur.....	Crawfordsville, Ind.
June 22	Knights of Columbus.....	New Haven, Conn.
1896		
June 22	Artisans Order of Mutual Protection.....	Philadelphia, Pa.
Mar. 31	National Fraternity.....	Philadelphia, Pa.
1900		
May 23	Modern Woodmen of America.....	Rock Island, Ill.
Sept. 18	Woodmen of the World. (Sovereign Camp).....	Omaha, Neb.
1901		
Jan. 16	Ladies of the Maccabees of the World.....	Port Huron, Mich.
1904		
Oct. 14	*Knights of the Loyal Guard.....	Flint, Mich.
Oct. 27	Order of Columbian Knights.....	Chicago, Ill.
1905		
May 19	Fraternal Benefit League.....	New Haven, Conn.
1906		
Dec. 7	Knights of the Modern Maccabees.....	Port Huron, Mich.
Mar. 22	L'Union St. Jean Baptiste d'Amerique.....	Woonsocket, R. I.
Oct. 10	Royal Neighbors of America.....	Rock Island, Ill.
1907		
July 29	Order of United Commercial Travelers of America.....	Columbus, O.
1908		
April 9	Polish National Alliance.....	Chicago, Ill.
April 23	Supreme Forest Woodmen Circle.....	Omaha, Neb.
May 29	Ladies of the Modern Maccabees.....	Port Huron, Mich.
Nov. 9	Royal Benefit Society.....	Washington, D. C.
1909		
Feb. 26	Mutual Indemnity Protective Union.....	New Haven, Conn.
1910		
May 16	Independent Order Sons of Jacob.....	Newark, N. J.
July 8	Brotherhood of American Yeoman.....	Des Moines, Iowa.
Sept. 13	Independent Order Brith Sholom.....	Philadelphia, Pa.
1911		
June 19	Independent Order of Sons of Norway.....	Minneapolis, Minn.
Jan. 4	Independent Western Star Order.....	Chicago, Ill.
April 10	National Fraternal Society of the Deaf.....	Chicago, Ill.
April 15	National Slavonic Society of the United States of America....	Pittsburg, Pa.
April 10	Order of Knights of Joseph.....	Cleveland, O.
1912		
Dec. 23	Aid Association for Lutherans.....	Appleton, Wis.
1913		
Aug. 4	French-Canadian Artisans Society, Incorporated.....	Montreal, Canada.
1914		
Oct. 17	Order of Mutual Protection.....	Chicago, Ill.
July 20	†The Maccabees.....	Detroit, Mich.
June 8	Travelers Protective Association of America.....	St. Louis, Mo.

* Name changed in 1906 to "Loyal Guard."

† Name changed from "Knights of the Maccabees of the World" in 1914.

CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS OF NEW
YORK STATE ORGANIZED UNDER THE PROVISIONS OF CHAPTER
454, LAWS OF 1889

NAME	Location	Date organized
The People's Mutual Live Stock Insurance Company†.....	Buffalo.....	Feb. 12, 1890
New York Mutual Live Stock Insurance Company†.....	New York.....	April 24, 1890
Empire State Mutual Live Stock Insurance Company*.....	Olean.....	July 9, 1890
Actna Live Stock Insurance Company†.....	Glens Falls.....	Feb. 12, 1891
The Live Stock Protective Association*.....	Elmira.....	Oct. 7, 1891
United States Mutual Live Stock Insurance Company*.....	Albany.....	Sept. 15, 1892

CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS OF NEW
YORK STATE ORGANIZED UNDER THE PROVISIONS OF ARTICLE
VIII OF THE INSURANCE LAW

NAME	Location	Date organized
Standard Live Stock Insurance Company (Mutual)*.....	Buffalo.....	Dec. 13, 1892
Reserve Fund Live Stock Insurance Company*.....	New York.....	Jan. 10, 1893
Equitable Live Stock Insurance Company*.....	New York.....	Jan. 21, 1893
Home Mutual Live Stock Insurance Company*.....	Gloversville.....	Mar. 8, 1893
John Hancock Live Stock Insurance Company*.....	Albany.....	Mar. 22, 1893
Horse Owners' Mutual Indemnity Association*.....	Rochester.....	Mar. 22, 1893
American Live Stock Insurance Company*.....	New York.....	May 25, 1893
Manhattan Live Stock Insurance Company*.....	New York.....	April 25, 1893
Equine Mutual Insurance Company*.....	Binghamton....	July 25, 1894
New York Mutual Live Stock Insurance Company*.....	Buffalo.....	April 11, 1895
Buffalo Equine Insurance Company*.....	Buffalo.....	May 31, 1895
United Retail Grocers' Association of Brooklyn (Mutual Benefit Horse Fund).....	Brooklyn.....	May 22, 1896
Metropolitan Live Stock Insurance Company*.....	New York.....	Oct. 30, 1896
Garfield Live Stock Insurance Company*.....	New York.....	Dec. 17, 1896
American Live Stock Association*.....	New York.....	Jan. 5, 1897
Loantaka Reserve Fund Live Stock Insurance Company*.....	New York.....	May 15, 1899
Mutual Animal Protective Association*.....	New York.....	Mar. 29, 1904
Equitable Horse Insurance Association†.....	New York.....	Aug. 2, 1904
Horse Insurance Company of America*.....	New York.....	Oct. 23, 1906
New York Horse Insurance Company*.....	New York.....	Dec. 10, 1906
United States Mutual Horse Insurance Association of New York‡§.....	New York.....	Jan. 13, 1908
Empire Live Stock Insurance Company*.....	New York.....	Oct. 1, 1908
Buffalo Co-operative Live Stock Insurance Company¶.....	Buffalo.....	Oct. 2, 1908
Metropolitan Live Stock Insurance Company*.....	Syracuse.....	Nov. 19, 1908
Hudson Horse Insurance Company*.....	New York.....	Sept. 21, 1909

* Discontinued business.

† Final certificate on organization refused by Superintendent to these associations and refusal sustained by Supreme Court.

‡ Name changed to United States Horse Insurance Co., August 14, 1908.

§ Placed in hands of Department under section 63 of Insurance Law in 1909.

¶ Name changed to "Chautauqua Co-operative Live Stock Ins. Co." June 16, 1913, and location to Westfield, N. Y.

The following assessment life and accident associations and fraternal orders have failed to make statements to the Department since the passage of chapter 256, Laws of 1881; chapter 175, Laws of 1883, and chapter 690, Laws of 1892:

NAME	Location
Accident Weekly Indemnity.....	South Dayton.
Acme Mutual Indemnity.....	New York.
Albany Boatmen's Relief.....	Albany.
Albany Firemen's Relief.....	Albany.
Albany Masonic Relief Association.....	Albany.
Albany Mutual Benefit.....	Albany.
Albany Women Teachers' Relief Association.....	Albany.
American Accident Indemnity.....	New York.
American Co-operative Relief*.....	Syracuse.
American Fraternal Insurance Union.....	Buffalo.
American Israelites.....	New York.
American Legion of Honor.....	Boston, Mass.
American Mutual Benefit League.....	New York.
American Sons of Israel.....	New York.
American Star, Order of.....	New York.
American Workmen's Life Assurance.....	Brooklyn.
Amt Verdener Club.....	New York.
Assurance League of America¶.....	New York.
Bank Clerks' Union.....	New York.
Bank Clerks' Mutual Benefit*.....	New York.
Bankers Life Association†.....	Des Moines, Iowa.
Bankers' Life Association*.....	St. Paul, Minn.
Bankers' Life Insurance Company*.....	New York.
Bankers and Merchants' Alliance.....	New York.
Bankers and Merchants' Life Association of Illinois.....	Chicago, Ill.
Bankers and Traders' Accident.....	New York.
Bay State Beneficiary.....	Westfield, Mass.
Bookbinders' Provident No. 1.....	New York.
Bookbinders' Provident No. 2.....	New York.
Booksellers and Stationers' Provident.....	New York.
Boston Mutual Life Insurance Company.....	Boston, Mass.
Brooklyn Liquor Dealers' Mutual Benefit.....	Brooklyn.
Brooklyn Masonic Mutual Benefit.....	Brooklyn.
Brooklyn Masonic Mutual Relief.....	Brooklyn.
Brooklyn Mutual Aid.....	Brooklyn.
Brooklyn Mutual Benefit.....	Brooklyn.
Brooklyn Volunteer Firemen's.....	Brooklyn.
Brotherhood of Railroad Trainmen.....	Cleveland, Ohio.
Brothers of Honor, Order of.....	New York.
Buffalo Mutual Accident.....	Buffalo.
Buffalo Mutual Life and Reserve*.....	Buffalo.
Buffalo Police Mutual Aid and Benefit.....	Buffalo.
Builders and Manufacturers' Mutual Benefit.....	New York.
Capital City Benefit.....	Albany.
Catholic Benevolent Union.....	Brooklyn.
Central New York Accident and Relief.....	Ithaca.
Chautauqua Mutual Life†.....	Mayville.
Chenango Mutual Relief*.....	Oxford.
Chicago Guaranty Fund Life Society.....	Chicago, Ill.
Chosen Friends, Order of.....	Indianapolis, Ind.
Christian Mutual Aid of the German M. E. Church.....	Schenectady.
Cincinnati Life.....	Cincinnati, Ohio.
Citizens' Mutual Life Insurance†.....	New York.
Columbian Knights.....	Havana.
Columbian League.....	New York.
Commercial League.....	New York.
Commercial Mutual Accident Company.....	Philadelphia, Pa.
Commercial Travelers*.....	Syracuse.
Commercial Travelers' Life†.....	Syracuse.
Connecticut Indemnity Association.....	Waterbury, Conn.
Cooks and Pastry Cooks.....	New York.
Co-operative Life and Accident†.....	New York.
Co-operative Relief.....	Waverly.
Cortland Wagon Company Mutual Aid.....	Cortland.
Cosmo Benevolent Aid Society§.....	New York.
Cosmopolitan Relief.....	New York.
Covenant Mutual.....	Galesburg, Ill.

* Name changed. † Placed in hands of receiver. ‡ Reincorporated as a legal reserve life company in 1911. ¶ Merged with order of the Golden Seal. § Placed in hands of Department under section 63, Insurance Law.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (*Continued*)

NAME	Location
Dry Goods Mutual Benefit.....	New York.
Dukes and Duchesses of Edom§.....	Elmira.
Dutchess Mutual Benefit.....	Poughkeepsie.
Economic Mutual Life.....	New York.
Economic Relief Association†.....	Buffalo.
Empire Life Insurance Company†.....	New York.
Empire Knights of Relief.....	Buffalo.
Empire Mutual Life and Casualty.....	New York.
Empire Order of Mutual Aid†.....	Ballston.
Empire Sick and Accident Company†.....	Troy.
Empire State Life.....	New York.
Empire State Mutual Accident.....	Schenectady.
Enterprise Mutual Benefit.....	New York.
Equal Rights Life Insurance Association.....	Albany.
Equitable Accident.....	Binghamton.
Equitable Aid Union.....	Warsaw.
Equitable Aid Union.....	Columbus, Pa.
Equitable Co-operative Life.....	New York.
Equitable Reserve Fund Life†.....	New York.
Excelsior Mutual Aid.....	Havana.
Excelsior Mutual Benefit and Endowment.....	New York.
Excelsior Mutual Life Association.....	Oxford.
Excelsior Mutual Sickness and Accident.....	Waverly.
Family Fund Society†.....	New York.
Farmers' Mutual Benefit.....	Oneida.
Farmersville Mutual Accident.....	Farmersville.
Fellowship of Solidarity*.....	New York.
Fidelity Mutual Aid*.....	Philadelphia, Pa.
Fidelity Mutual Life Association.....	Philadelphia, Pa.
Firemen's Accident Indemnity.....	Canandaigua.
Fishermen's Mutual Benefit.....	New York.
Flour City Life†.....	Rochester.
Foresters, Ancient Order of (Court Buffalo).....	Buffalo.
Foresters of America.....	Brooklyn.
Fraternal Accident Association.....	Westfield, Mass.
Fraternity of Friendly Fellows.....	New York.
Friendly Mutual Relief.....	Brooklyn.
Friends of Humanity.....	New York.
Garfield Life and Accident.....	New York.
German Benevolent.....	Schenectady.
German Masonic Mutual Relief Association.....	New York.
German Master Bakers.....	New York.
Globe Mutual Benefit.....	New York.
Gloversville Benevolent.....	Gloversville.
Golden Chain, Order of.....	Baltimore, Md.
Good Templars' Mutual Benefit.....	Rochester.
Good Templars' Sick Benefit.....	Brooklyn.
Grand Army Mutual Benefit Life.....	New York.
Great Eastern Casualty.....	New York.
Greenpoint Masonic Mutual Benefit.....	Brooklyn.
Guarantee Alliance†.....	New York.
Guaranty Mutual Accident†.....	New York.
Guardian Knights.....	Spartansburg.
Hand in Hand Benefit.....	New York.
Hartford Life Insurance Company.....	Hartford, Conn.
Home Benefit†.....	New York.
Home Benefit Society*.....	New York.
Home Circle.....	Boston, Mass.
Home Mutual Aid.....	Boston, Mass.
Home Provident Safety Fund†.....	New York.
Hoosick Falls Mutual Relief*.....	Hoosick Falls.
Illicians Auxiliary.....	New York.
Illinois Life Association.....	Chicago, Ill.
Income and Life†.....	New York.
Independent Journeymen Plumbers and Gas Fitters.....	New York.
Industrial Benefit†.....	Syracuse.
Industrial Co-operative.....	New York.
Insurance Branch, Yorkville Brotherhood Aid Society§.....	New York.
International Fraternal Alliance*.....	New York.
International Relief*.....	Elmira.
Iron Hall*.....	New York.

* Name changed. † Placed in hands of receiver. ‡ Placed in hands of Department in 1910, under section 63, Insurance Law. § Placed in hands of Department under above section of the law in 1912 for liquidation. ¶ Placed in hands of Department under section 63, Insurance Law.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS —(Continued)

NAME	Location
Jamestown Accidental.....	Jamestown.
Jewelers and Tradesmen's Company*.....	New York.
Keystone Mutual Benefit Association.....	Allentown, Pa.
Knickerbocker Mutual Benefit.....	Brooklyn.
Knights and Ladies of America.....	Elmira.
Knights and Ladies of the Golden Star.....	Newark, N. J.
Knights and Ladies of Samaria.....	Buffalo.
Knights of Aurora of the World.....	Jamestown.
Knights of Columbia.....	Kingston.
Knights of Modern Chivalry†.....	Albany.
Knights of St. John and Malta†.....	New York.
Knights of Sobriety, Fidelity and Integrity*.....	Syracuse.
Knights of the Maccabees.....	Warsaw.
Knights of the Maccabees for New York.....	Buffalo.
Knights of the Maccabees of the World*.....	Detroit, Mich.
Knights of the Modern Maccabees.....	Port Huron, Mich.
Knights Templars and Masons Life Indemnity Co.....	Chicago, Ill.
Knights Templars and Masonic Mutual Accident Association.....	Cincinnati, Ohio.
Legion of Justice.....	New York.
Life and Accident Insurance Corporation.....	New York.
Life and Reserve†.....	Buffalo.
Life Association of America.....	New York.
Life Benefit.....	Rochester.
Life Union†.....	New York.
Loyal Guard.....	Flint, Mich.
Maine Benefit Life Association.....	Auburn, Me.
Manufacturers' Accident Indemnity Co.†.....	Geneva.
Manufacturers and Mechanics' Relief.....	Amsterdam.
Mariners' Mutual Benefit.....	New York.
Masonic and Ministerial Relief.....	Chatham.
Masonic Assurance†.....	New York.
Masonic Benevolent.....	Mattoon, Ill.
Masonic Equitable Accident Association.....	Boston, Mass.
Masonic Guild and Mutual Benefit.....	New York.
Masonic Life Association of Western New York*.....	Buffalo.
Masonic Mutual Aid.....	Cold Spring.
Masonic Mutual Benefit.....	Indianapolis, Ind.
Masonic Mutual Life Association.....	Cleveland, Ohio.
Masonic Relief of Central New York.....	Syracuse.
Masons' Fraternal Accident Association of America†.....	Westfield, Mass.
Massachusetts Benefit Life.....	Boston, Mass.
Massachusetts Mutual Accident Association.....	Boston, Mass.
Massachusetts National Life Association.....	Westfield, Mass.
Mercantile Benefit Association.....	New York.
Mercantile Mutual Accident*.....	Albany.
Mercantile Mutual Accident.....	New York.
Merchants and Manufacturers' Life Association.....	Westfield, Mass.
Merchants and Mechanics' Life and Accident.....	Brooklyn.
Merchants' Casualty Insurance.....	New York.
Merchants' Life Association of the United States.....	St. Louis, Mo.
Merchant Tailors' Society.....	New York.
Metropolitan Benefit.....	New York.
Mohawk Valley Masonic Life.....	Ilion.
Mohawk Valley Sick Benefit*.....	Amsterdam.
Montour Springs Order Mutual Protectors*.....	Havana.
Mutual Accident of the Improved Order of Red Men.....	Syracuse.
Mutual Aid and Accident.....	Rochester.
Mutual Benefit Associates†.....	Rochester.
Mutual Benefit.....	New York.
Mutual Benefit Life†.....	New York.
Mutual Benefit Life Company.....	Hartford, Conn.
Mutual Endowment and Accident*.....	Bath.
Mutual Friends of America.....	Brooklyn.
Mutual Health and Accident.....	New York.
Mutual Help for Odd Fellows.....	Trumansburg.
Mutual Life Association of Brooklyn.....	Brooklyn.
Mutual Life and Accident.....	New York.
Mutual Provident.....	New York.
Mutual Relief.....	New York.
Mutual Relief Society†.....	Rochester.
Mutual Reserve and Endowment.....	New York.
Mutual Reserve Fund Life Association§.....	New York.

* Name changed. † Placed in hands of receiver. ‡ Placed in hands of Department
under section 63, Insurance Law. § Reincorporated under Art. 2, April 17, 1902.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (Continued)

NAME	Location
Mutual Safety Fund Accident.....	Dunkirk.
Mutual Savings Life**.....	New York.
Mutual Trust Fund Life.....	New York.
Mutual Union Association§.....	Rochester.
Mystic Tie Mutual Benefit.....	New York.
National Alliance.....	New York.
National Benefit Society†.....	New York.
National Benevolent.....	Minneapolis, Minn.
National Benevolent Legion†.....	Binghamton.
National Fraternal Society†.....	New York.
National Fraternity.....	Philadelphia, Pa.
National Guard Mutual Benefit Life.....	New York.
National Life.....	Columbus, O.
National Life Association.....	Hartford, Conn.
National Life Maturity Insurance Company.....	Washington, D. C.
National Masonic Co-operative Relief.....	Buffalo.
National Military Mutual Aid.....	New York.
National Mutual Insurance Company†.....	New York.
National Provident Union†.....	Brooklyn.
National Security Life and Accident Company.....	Sandy Hill.
New England Mutual Accident Association.....	Boston, Mass.
New England Mutual Aid.....	Boston, Mass.
New England Relief.....	Boston, Mass.
New York Accident.....	Sandy Hill.
New York Accident Insurance Company.....	New York.
New York and Brooklyn Ferry-men's.....	Brooklyn.
New York Ferry Engineers.....	New York.
New York Life, Accident and Health.....	Seneca Falls.
New York Masonic Mutual Benefit.....	New York.
New York Mutual Accident†.....	Utica.
New York Mutual Aid and Reserve Fund.....	Sandy Hill.
New York Mutual Reserve Fund.....	New York.
New York National Mutual Aid.....	Rochester.
New York Post Office Mutual Aid.....	Brooklyn.
New York State Mutual Benefit†.....	Syracuse.
New York State Relief and People's Benefit.....	Albany.
North America Mutual Benefit.....	New York.
Northern Tier Masonic Mutual Relief.....	Ogdensburg.
Northwestern Benevolent Society.....	Duluth, Minn.
Northwestern Life Association.....	Minneapolis, Minn.
Northwestern Life Assurance Company.....	Chicago, Ill.
Northwestern Masonic Aid*.....	Chicago, Ill.
Odd Fellows' Benefit.....	Elmira.
Odd Fellows' Fraternal Accident*.....	Westfield, Mass.
Odd Fellows' Mutual Aid and Accident*.....	Piqua, O.
Odd Fellows' Mutual Aid and Benefit.....	Rochester.
Odd Fellows' Mutual Benefit Association.....	Brooklyn.
Odd Fellows' Protective Union.....	Rochester.
Odd Fellows' Relief.....	Albany.
Odd Fellows' Sick, Accident and Funeral Benefit.....	Lyons.
Ohio Valley Life Company.....	Wheeling, W. Va.
Ohio Valley Protective Union.....	Wheeling, W. Va.
Ontario Mutual Accident†.....	New York.
Orden Germania†.....	New York.
Order of Adelphi†.....	Rochester.
Order of Select Knights.....	Buffalo.
Oswego Mutual Benefit.....	Oswego.
Park City Life Insurance Company.....	Bridgeport, Conn.
Patrons' Aid Society†.....	Elmira.
People's Benefit.....	Syracuse.
People's Life Association.....	Buffalo.
People's Mutual Accident Insurance.....	Pittsburg, Pa.
People's Mutual Benefit.....	Oswego.
People's Mutual Life Insurance Association and League†.....	Syracuse.
People's Relief.....	Albany.
People's Reserve League.....	Brooklyn.
Piqua Mutual Aid and Accident Association.....	Piqua, O.
Polar Star Mutual Benefit.....	New York.
Preferred Accident Association.....	Detroit, Mich.
Preferred Mutual Accident.....	New York.
Press Mutual Aid.....	New York.
Protective Benefit Union.....	New York.

* Name changed. † Placed in hands of receiver. ‡ Placed in hands of Department, under section 63, Insurance Law. § Dissolved by order of Supreme Court, August 27, 1900. ** Re-insured in Liberty Life Insurance Company of New York, December 17, 1908.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (Concluded)

NAME	Location
Protective Life Association (Life Department)†	Rochester.
Protective Life Association (Accident Department)†	Rochester.
Protective Life Assurance Society§	Buffalo.
Protective Mutual Accident	Norwich.
Protestant Knights, Order of	Buffalo.
Provident Aid Society†	Portland, Me.
Provident Fund Society†	New York.
Provident Mutual Accident Company	Philadelphia, Pa.
Railway Officials and Employees' Accident Association	Indianapolis. Ind.
Richmond County Relief	Tottenville.
Ringgold Mutual Life	Brooklyn.
Round Robbins, Order of	New York.
Royal Arch Mutual Relief	New York.
Royal Benefit Society	Washington, D. C.
Royal Society of Good Fellows	Boston, Mass.
Royal Templars of Temperance	Buffalo.
Safety Deposit Fund	New York.
Safety Fund Insurance Society	Syracuse.
St. Paul's Catholic Total Abstinence Benevolent Society	Brooklyn.
Scandinavian Grand Temple of America	Brooklyn.
Scandinavian Mutual Aid Association	Galesburg, Ill.
Scottish Right Knights Templars and Master Masons' Aid	Dayton, O.
Security Mutual Benefit	New York.
Security Mutual Life Association†	Binghamton.
Sons of Abraham, Independent Order	New York.
Sons of Jacob, Independent Order	Newark, N. J.
Sons of St. George, Order of	Buffalo.
Sons of Temperance National Mutual Relief	Washington, D. C.
South Brooklyn Masonic Mutual Assurance	Brooklyn.
Southern Tier Masonic Relief Association	Elmira.
Springfield Mutual Life Association	Springfield, Mass.
Standard Mutual Life	New York.
Supreme Eureka Aid	Point Chautauqua.
Teachers' Mutual Life Assurance	New York.
Teachers' Provident Association of United States	New York.
Teachers' Union Relief*	Hoosick Falls.
Templars of Liberty of America§	New York.
Traders and Travelers' Accident Company§	New York.
Tradesmen's Life Insurance Company*	New York.
True Craftsman's Union	New York.
Union Benefit League	New York.
Union Mutual Accident	Chicago, Ill.
Union Mutual*	Bath.
Union Mutual	Battle Creek, Mich.
Union Life and Casualty	Syracuse.
Union Mutual Benefit	Boston, Mass.
Union Mutual Benefit	New York.
United Friends†	New York.
United Hebrew Orthodox	New York.
United Life Insurance†	New York.
United Order of American Stairbuilders	New York.
United States Benevolent Fraternity	Baltimore, Md.
United States Benevolent Society	Saginaw, Mich.
United States Masonic Benevolent	Council Bluffs, Ia.
United States Mutual Accident†	New York.
Universal Benevolent§	Syracuse.
Universal Indemnity¶	Syracuse.
Universal Mutual Support and Aid	New York.
Utica Mutual Benefit	Utica.
Volunteer Exempt and Veteran Firemen's Sons	New York.
Volunteer Firemen's	New York.
Western New York Masonic Relief Association*	Rochester.
Western New York Mutual Accident	Castile.
Western New York Relief Association§	New York.
Western Union Mutual Life and Accident	Detroit, Mich.
Williamsburgh Masonic Mutual Benefit	Brooklyn.
Women's Fraternal League	Buffalo.
Women's Mutual Insurance and Accident Company	New York.
Workingmen's Mutual Benefit Life and Accident	Silver Creek.
Workingmen's Club	New York.
Workingmen's Protective Union	Coeymans.
Working Women's Society for the Relief of the Sick	New York.
Workmen's Children Death Benefit Fund of U. S. A. §	New York.

* Name changed. † Placed in hands of receiver. ‡ Reincorporated under Art. 2, Dec. 29, 1899. § Placed in hands of Department under section 63, Insurance Law. ¶ Reinsured in Federal Casualty Co.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS PLACED IN HANDS OF RECEIVERS PRIOR TO THE PASSAGE OF CHAPTER 300 OF THE SESSION LAWS OF 1909, AMENDED BY CHAPTER 634 OF THE SESSION LAWS OF 1910, NOW KNOWN AS SECTION 63 OF THE INSURANCE LAW, PROVIDING FOR PROCEEDINGS AGAINST AND LIQUIDATION OF DELINQUENT INSURANCE CORPORATIONS BY THE SUPERINTENDENT OF INSURANCE

NAME OF ASSOCIATION OR ORDER	Location	Name of receiver	Location
American Life Association.....	Syracuse...	Geo. W. Salisbury...	Cazenovia.
American Sick Benefit and Accident Association.....	New York..	John M. Gardner....	Potter Building, N. Y.
Chautauqua Mutual Life.....	Mayville...	Theodore Wilder....	Rochester.
Citizens' Mut. Life Ins. Ass'n....	New York..	Rolin M. Morgan....	Times Bldg., N. Y.
Commercial Trav. Life Ass'n.....	Syracuse...	Jacob Amos and Jas. E. Ratchford.....	Syracuse.
Co-operative Life and Acc. Ass'n.	New York..	Wm. J. Lacey.....	39 Nassau st., N. Y.
Empire Life Ins. Co.....	New York..	Edward Browne.....	150 Nassau st., N. Y.
Empire Mutual Union.....	Syracuse...	Jabez H. Norton....	Syracuse.
Empire Order of Mut. Aid.....	Ballston...	George W. Maxon...	Ballston.
Empire Sick and Acc. Co.....	Troy.....	W. L. Mott.....	Troy.
Equal Rights Life Ins. Ass'n.....	Albany.....	T. A. Williamson....	Albany.
Equitable Res. Fund Life Ass'n..	New York..	John H. Van Glahn..	New York.
Family Fund Society.....	New York..	Francis V. S. Oliver..	220 Broadway, N. Y.
Flour City Life Association.....	Rochester..	Fred W. Smith.....	Rochester.
Guaranty Mut. Acc. Ass'n.....	New York..	Arthur S. Luria.....	195 Broadway, N. Y.
Guarantee Alliance.....	Elmira....	S. F. Higgins.....	291 Broadway, N. Y.
Home Provid't Safety Fund Ass'n.	New York..	Chas. H. Daniels....	95 Nassau st., N. Y.
Home Benefit Association.....	New York..	David McClure.....	22 William st., N. Y.
Income and Life Association.....	New York..	James J. Nealis.....	251 E. Broadway, N. Y.
Industrial Benefit Association....	Syracuse...	Jas. E. Ratchford...	Syracuse.
Life and Reserve Association.....	Buffalo.....	Herman Waterman...	Buffalo.
Loco. Firemen's Brotherhood Health and Acc. Ass'n.....	Schenectady	Norman N. Hicks....	Schenectady.
The Life Union.....	New York..	David McClure.....	22 William st., N. Y.
Manufacturers' Acc. Indemnity Co.	Geneva....	D. J. Van Auken....	Geneva.
Masonic and Ministerial Relief Association.....	Chatham...		
Masonic Assurance Ass'n.....	New York..	Maunsell B. Field....	32 Nassau st., N. Y.
Mercantile Benefit Ass'n.....	New York..	John A. Wickes.....	100 Broadway, N. Y.
Mutual Benefit Associates.....	Rochester..	Jas. L. Hotchkiss....	Rochester.
Mut. Ben. Life Ass'n of America..	New York..	S. W. Milbank.....	177 Broadway, N. Y.
Mutual Relief Society.....	Rochester..	H. T. Braman.....	Rochester.
National Mutual.....	New York..	Chas. H. Daniels....	95 Nassau st., N. Y.
National Benefit Society.....	New York..	David McClure.....	22 William st., N. Y.
N. Y. Mutual Acc. Ass'n.....	Utica.....	Geo. E. Dennison....	Utica.
N. Y. State Mutual Ben. Ass'n....	Syracuse...	David McClure.....	32 William st., N. Y.
Ontario Mutual Acc. Ass'n.....	New York..	Harry H. Beadle....	320 Union st., B'k'lyn.
Orden Germania.....	New York..	Benno Lewison.....	119 Nassau st., N. Y.
Order of Select Knights.....	Buffalo.....	Carlson W. White....	Buffalo.
Patrons' Aid Society.....	Elmira....	E. J. Young.....	Elmira.
Protective Life Association.....	Rochester..	Henry W. Conklin...	Wilder Bldg., Roch'str.
Provident Fund Society.....	New York..	Arthur M. Sanders...	206 Broadway, N. Y.
Royal Templars of Temperance...	Buffalo.....	Geo. C. Munger.....	Eric County Sav. Bank Building, Buffalo.
Tradesmen's Life Ins. Co.....	New York..	W. A. Shepard.....	111 Broadway, N. Y.
Triennial Benefit League.....	Brooklyn...	William J. Carr.....	189 Montague street, Brooklyn.
United Friends.....	New York..	Isaac B. Barrett....	Albany.
United Life Ins. Association.....	New York..	B. S. McKean.....	79 E. 130th st., N. Y.
United States Mut. Acc.....	New York..	H. W. Gray.....	35 Wall st., N. Y.
Universal Benevolent Ass'n.....	Syracuse...	L. L. Waters.....	Syracuse.

STATISTICAL TABLES

ASSESSMENT LIFE, ACCIDENT AND FRATERNAL INSURANCE
ASSOCIATIONS

TABLE No. I
ASSETS AND LIABILITIES

Summary and Classification of the Assets and Liabilities of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1914

ASSOCIATIONS	ASSETS						LIABILITIES			
	Real estate	Mortgage loans	Bonds and stocks	Cash in office and in bank	Other assets	Total assets	Reserve or emergency fund	Claims unpaid	Other liabilities	Total liabilities
American Temperance Life Ins*	\$99,867 00	.....	\$30,014 42	\$4,862 67	\$134,744 09	\$13,876 19	\$82,401 92	\$106,868 10	\$203,146 21
Columbian Protective.....	12,200 00	.....	1,223 15	1,607 24	40,109 15	5,086 55	1,218 90	16,237 14	22,542 59
Commercial Travelers Mutual Accident	\$91,000 00	.....	\$25,078 76	76,544 49	105,159 72	855,674 21	353,360 00	167,196 38	17,347 38	537,903 76
Cremieux Benevolent Society.....	28,000 00	.....	12,744 39	870 00	41,614 39	600 00	1,000 00	1,371 86	2,971 86
De Witt Clinton Ready Relief.....	304 52	.....	304 52	539 76	.....	.....	539 76
Empire State Degree of Honor.....	235,175 00	30,015 00	56,674 54	19,574 01	341,438 55	15,000 00	27,250 00	2,492 51	44,742 51
Expressmen's Mutual Benefit.....	528,063 37	4,531 06	107,577 57	640,172 00	536,282 00	3,617 00	100,273 00	640,172 00
Gold and Stock Life Insurance.....	14,650 00	788 48	718 02	16,156 50	934 30	9,850 00	207 75	10,992 05
Golden Eagle.....	133,728 14	3,107 26	136,835 40	5,457 75	424 00	501 13	6,382 88
Insurance Clerks' Mutual Benefit.....	25,000 00	15,300 00	15,967 39	1,230 63	57,498 02	2,534 57	1,000 00	855 99	4,390 56
Jewelers' Safety Fund Society.....	436,350 00	43,846 93	6,258 33	486,455 26	.....	14,125 74	472,329 52	486,455 26
Masonic Life.....	86,500 00	186,460 00	84,748 03	3,443 22	361,151 25	44,561 33	137,800 00	10,956 55	193,317 88
Mutual Benefit Ass'n of Suffolk County	19,575 00	.....	6,275 94	342 12	26,193 06	4,920 30	13,000 00	.....	17,920 30
Mutual Benefit Ass'n of Fifth St. Baptist Church of Troy.....	34 89	.....	34 89	34 75	22 25	.....	57 00
National Accident Society.....	44,220 00	7,111 74	5,762 19	57,093 93	8,000 00	5,140 48	1,170 55	14,311 03
New York Casualty Company.....	833 90	1,416 28	2,250 18	650 00	1,223 42	122 10	1,995 52
New York Physicians' Mutual Aid.....	10,000 00	.....	.....	15,054 58	1,626 11	86,180 69	4,000 00	10,000 00	2,042 00	16,042 00
New York Safety Reserve Fund.....	59,500 00	.....	3,850 79	1,851 93	21,052 72	5,132 32	1,930 00	8,213 06	15,275 38
Postal Employees' Mutual Aid.....	15,350 00	37,612 11	973 10	38,585 21	2,301 03	2,000 00	.....	4,301 03
St. Lawrence Life.....	25,623 18	302 47	25,925 65	2,288 21	116 00	10 25	2,414 46

Seventh Regt. Vet. and Active League..	.....	13,250 00	2,920 00	2,409 55	1,312 51	19,892 06	500 00	2,000 00	1,538 00	4,038 00
Stafford Benefit. ....	.....	.....	.....	1,419 75	.....	1,419 75	719 80	2,500 00	.....	3,219 80
Swedish Mutual Aid Society "Scandia"	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
in New York. ....	.....	41,300 00	.....	36,605 26	.....	77,905 26	7,500 00	1,000 00	.....	8,500 00
Telegraph and Telephone Life Ins. Assn.	.....	46,700 00	249,120 00	24,835 27	11,145 77	331,801 04	5,463 34	31,500 00	1,254 25	38,217 59
Workingman's Co-operative Assn. of	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
U. I. L. of New York. ....	.....	.....	44,460 00	5,235 21	444 58	50,139 79	1,469 54	210 00	2,380 84	4,060 38
Totals.	\$101,000 00	\$667,067 00	\$2,174,957 13	\$628,017 71	\$279,585 73	\$3,850,627 57	\$1,021,211 74	\$516,526 09	\$746,171 98	\$2,283,909 81

* In liquidation under section 63, Insurance Law, June 30, 1915.

TABLE NO. II

INCOME

Showing the nature and sources of the Income of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1914

ASSOCIATIONS	PAID BY MEMBERS			Interest	Other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Membership fees	Other payments by members					
American Temperance Life Ins.	\$168,673 74	.....	.....	\$6,294 08	\$44 50	\$175,012 32	.....	\$20,724 80
Columbian Protective.	60,893 17	.....	.....	2,042 73	17,825 68	80,671 58	.....	13,683 67
Commercial Travelers' Mutual Accident.	617,437 00	*\$99,079 00	\$2,713 00	25,461 38	985 27	745,675 65	\$6,767 96	.....
Cremieux Benevolent Society.	15 35	2,684 50	.....	1,621 61	1,096 75	5,418 21	1,311 33	.....
De Witt Clinton Ready Relief.	3,597 57	305 25	20 60	17 98	200 00	4,141 40	.....	405 63
Empire State Degree of Honor.	162,167 50	†5,359 10	.....	16,264 44	731 25	184,522 29	.....	.....
Expressmen's Mutual Benefit.	103,215 86	.....	4,999 08	23,376 20	1,914 34	133,505 48	42,681 25	.....
Gold and Stock Life Insurance.	.....	\$8,391 75	.....	888 90	.....	9,280 65	.....	2,151 73
Golden Eagle.	57,037 32	.....	.....	4,353 58	105 50	61,496 40	13,211 26	.....
Insurance Clerks' Mutual Benefit.	29,336 01	**9,009 00	21 00	1,941 53	1,420 50	41,728 04	4,485 79	.....
Jewelers' Safety Fund Society.	.....	.....	280,512 31	21,418 69	208 76	302,139 76	.....	56,827 08
Masonic Life.	534,736 02	.....	2,630 00	15,571 73	154 18	553,091 93	20,117 91	.....
Mutual Benefit Assn. of Suffolk County.	28,297 50	1,174 00	68 70	1,362 40	.....	30,902 60	.....	758 15
Mutual Benefit Assn. of Fifth St. Baptist Church of Troy.	166 50	75	1 75	.....	.....	169 00	.....	6 46
National Accident Society.	41,539 89	5,136 00	.....	2,357 51	8 22	49,041 62	2,328 77	.....
New York Casualty Company.	27,109 55	.....	.....	.....	.....	27,109 55	.....	606 99
New York Physicians' Mutual Aid.	48,356 60	653 00	20 00	2,538 48	3,000 00	54,568 08	.....	369 39
New York Safety Reserve Fund.	61,587 86	.....	.....	1,251 11	7,803 50	70,642 47	.....	7,787 01
Postal Employees' Mutual Aid.	17,911 70	†1,000 00	14 50	980 28	2,779 43	22,685 91	3,748 82	.....
St. Lawrence Life.	29,889 01	221 65	26 45	900 24	24 43	31,061 78	1,014 01	.....

Seventh Regiment Veteran and Active League.....	3,828 22	653 27	1,144 94	692 37	52 50	6,376 30	579 34	.....
Stafford Benefit.....	11,619 20	4786 50	.....	31 14	.....	12,436 84	297 98	.....
Swedish Mutual Aid Society "Scandia" in New York....	30,145 96	389 75	.....	2,983 49	.....	33,519 20	12,229 85	.....
Telegraph and Telephone Life Ins. Assn.....	90,275 43	375 03	.....	17,136 34	200 00	107,986 77	.....	9,414 60
Workingman's Co-operative Assn. of U. I. L. of N. Y.....	66,392 66	835 00	.....	1,714 30	4,715 28	72,857 24	4,239 10	.....
Totals.....	\$2,194,139 62	\$135,258 52	\$292,172 33	\$151,200 51	\$43,270 09	\$2,816,041 07	\$128,807 80	\$112,735 51

* Includes \$82,215, annual dues.

† Includes \$5,284.60, semi-annual dues.

‡ Semi-annual dues.

§ Annual dues.

¶ Includes \$8,217.75, monthly dues.

** Includes \$6,240, annual dues.

TABLE No. III
DISBURSEMENTS
Summary and classification of the various items comprising the disbursements of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1914

ASSOCIATIONS	Claims paid	Other payments to members	Commissions	Salaries, medical fees, etc.	Rent	Legal expenses	Advertising and printing	Other disbursements	Total disbursements
American Temperance Life Ins.....	\$118,928 62	\$24,311 60	\$10,110 44	\$25,325 53	\$3,707 50	\$3,129 96	\$2,668 20	\$7,555 27	\$195,737 12
Columbian Protective.....	15,472 41	27,627 56	20,878 00	15,609 50	2,871 08	575 22	2,148 17	9,173 31	94,355 25
Commercial Travelers' Mutual Accident.....	589,660 30	8,750 00	.....	74,505 63	.....	27,939 30	22,423 61	15,628 85	738,907 69
Cremieux Benevolent Society.....	2,975 00	.....	.....	340 00	50 00	.....	*123 98	617 90	4,106 88
De Witt Clinton Ready Relief.....	4,000 00	.....	.....	150 00	24 45	.....	59 75	312 83	4,547 03
Empire State Degree of Honor.....	115,946 78	.....	1,612 37	36,378 81	.....	2,618 26	1,310 14	10,861 50	168,727 86
Expressmen's Mutual Benefit.....	53,342 45	32,379 92	281 50	2,868 00	.....	100 00	339 34	1,513 02	90,824 23
Gold and Stock Life Insurance.....	10,850 00	11 90	104 00	80 00	.....	.....	258 85	127 63	11,432 38
Golden Eagle.....	23,415 25	.....	13,149 94	10,000 80	340 00	60 00	566 03	753 12	48,285 14
Insurance Clerks' Mutual Benefit.....	27,200 00	56 20	2,318 00	5,598 30	300 00	.....	302 40	1,467 35	37,242 25
Jewelers' Safety Fund Society.....	56,089 10	280,125 75	.....	20,612 68	.....	300 00	1,068 32	770 99	358,966 84
Masonic Life.....	450,705 67	.....	29,279 71	32,504 63	2,240 00	198 40	2,651 59	15,394 02	532,974 02
Mutual Benefit Assn. of Suffolk County.....	27,000 00	.....	845 00	3,618 00	10 00	10 00	60 75	117 00	31,660 75
Mutual Benefit Assn. of Fifth St. Baptist Church of Troy.....	132 25	.....	.....	25 00	.....	.....	7 50	10 71	175 46
National Accident Society.....	10,428 06	.....	17,677 25	10,379 00	1,920 00	206 85	2,834 58	3,267 11	46,712 85
New York Casualty Company.....	10,628 17	.....	6,733 64	7,129 50	1,620 00	.....	493 61	1,111 62	27,716 54
New York Physicians' Mutual Aid.....	49,000 00	350 00	.....	2,951 00	75 00	.....	990 95	1,570 52	54,937 47
New York Safety Reserve Fund.....	20,602 90	16,012 38	17,698 59	14,887 14	2,184 15	1,008 64	1,814 74	4,220 94	78,429 48
Postal Employees' Mutual Aid.....	18,000 00	.....	381 13	350 00	15 00	.....	69 00	121 96	18,937 09
St. Lawrence Life.....	7,695 33	2,283 78	3,534 46	10,669 23	1,256 11	109 49	736 00	3,763 37	30,047 77
Seventh Regiment Veteran and Active League.....	5,000 00	.....	.....	600 00	62 50	.....	74 75	59 71	5,796 96
Stafford Benefit.....	11,500 00	.....	135 00	341 00	2 50	.....	30 00	130 36	12,138 86
Swedish Mutual Aid Society "Scandia" in New York.....	18,000 00	.....	1,005 45	1,582 50	142 00	.....	179 50	379 90	21,289 35
Telegraph and Telephone Life Ins. Assn.....	110,440 17	.....	385 00	4,185 65	1,234 42	.....	1,067 69	88 41	117,401 37
Workingman's Co-op. Assn. of U. I. L. of New York.....	21,702 13	231 20	12,751 82	27,243 90	1,350 00	.....	821 89	4,517 20	68,646 14
Totals.....	\$1,778,714 59	\$392,140 29	\$138,881 30	\$307,935 80	\$19,404 71	\$36,256 12	\$43,101 34	\$83,534 63	\$2,799,968 78

* Includes postage, express, telegraph and telephone.

TABLE No. IV

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1913, written and terminated during 1914 and in force December 31, 1914, on TOTAL business of Assessment Insurance Associations

ASSOCIATIONS	IN FORCE DECEMBER 31, 1913		WRITTEN AND IN- CREASED DURING 1914		TOTAL		TERMINATED DURING 1914		IN FORCE DECEMBER 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
American Temperance Life Ins.....	5,929	\$4,804,805	1,444	\$706,100	7,373	\$5,510,905	1,578	\$978,303	5,795	\$4,532,602
Columbian Protective.....	3,808	356,118	6,739	1,129,660	10,547	1,485,778	6,834	1,262,428	3,713	223,350
Commercial Travelers' Mutual Accident.....	85,128	.....	9,189	.....	94,317	.....	5,977	.....	88,340	.....
Cremieux Benevolent Society.....	159	74,900	2	2,700	161	77,600	11	5,300	150	72,300
De Witt Clinton Ready Relief.....	300	150,000	10	5,000	310	155,000	13	6,500	297	148,500
Empire State Degree of Honor.....	10,451	8,842,500	1,493	957,500	11,944	9,800,000	2,924	1,997,000	9,020	7,803,000
Expressmen's Mutual Benefit.....	3,991	4,220,917	260	241,500	4,251	4,462,417	315	345,674	3,936	4,116,743
Gold and Stock Life Insurance.....	1,158	621,700	188	94,000	1,346	715,700	50	26,800	1,296	688,900
Golden Eagle.....	5,500	778,463	1,536	226,205	7,036	1,004,668	1,331	194,205	5,705	810,463
Insurance Clerks' Mutual Benefit.....	1,695	1,695,000	574	574,000	2,269	2,269,000	167	167,000	2,102	2,102,000
Jewelers' Safety Fund Society.....	2,514	26,001,500	2,607	25,940,500	5,121	51,942,000	2,672	27,391,000	2,449	24,551,000
Masonic Life.....	13,416	24,475,500	1,488	2,559,000	14,904	27,034,500	1,336	2,528,000	13,568	24,506,500
Mutual Benefit Assn. of Suffolk County.....	1,424	1,424,000	131	131,000	1,555	1,555,000	64	64,000	1,491	1,491,000
Mutual Benefit Assn. of Fifth St. Baptist Ch. of Troy.....	102	.....	4	.....	106	.....	17	.....	89	.....
National Accident Society.....	3,390	6,396,100	4,227	5,136,000	7,617	11,532,100	3,434	1,243,200	4,183	10,288,900
New York Casualty Company.....	1,939	764,750	1,534	550,450	3,473	1,315,200	1,416	504,300	2,057	810,900
New York Physicians' Mutual Aid.....	2,382	2,382,000	180	180,000	2,562	2,562,000	143	143,000	2,419	2,419,000
New York Safety Reserve Fund.....	6,376	.....	4,570	.....	10,946	.....	6,289	.....	4,657	.....
Postal Employees' Mutual Aid.....	1,009	1,009,000	28	28,000	1,037	1,037,000	50	50,000	987	987,000
St. Lawrence Life.....	3,010	353,582	1,760	177,234	4,770	530,816	1,753	177,784	3,017	353,032
Seventh Regiment Veteran and Active League.....	425	212,500	18	9,000	443	221,500	19	9,500	424	212,000
Stafford Benefit.....	819	409,500	16	8,000	835	417,500	57	28,500	778	389,000
Swedish Mutual Aid Society "Scandia" in N. Y.....	1,959	1,642,000	110	78,000	2,069	1,720,000	84	60,000	1,985	1,669,000
Telegraph and Telephone Life Ins. Assn.....	5,304	4,892,500	235	200,000	5,539	5,092,500	247	228,500	5,292	4,864,000
Workingman's Co-op. Assn. of U. I. L. of New York.....	13,035	1,063,252	16,078	1,170,106	29,113	2,233,358	14,608	1,059,500	14,505	1,173,858
Totals.....	175,223	\$92,570,587	54,421	\$40,103,955	229,644	\$132,674,542	51,389	\$38,470,494	178,255	\$94,204,048

TABLE No. V

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force December 31, 1913, written and terminated during 1914, and in force December 31, 1914, on business in the STATE OF NEW YORK of Assessment Insurance Associations

ASSOCIATIONS	IN FORCE DECEMBER 31, 1913		WRITTEN AND IN- CREASED DURING 1914		TOTAL		TERMINATED DURING 1914		IN FORCE DECEMBER 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
American Temperance Life Ins.	3,441	\$1,819,975	1,219	\$621,750	4,660	\$2,441,725	1,096	\$586,637	3,564	\$1,855,088
Columbian Protective.	3,534	318,473	5,935	957,990	9,469	1,276,463	5,057	1,129,474	4,432	146,989
Commercial Travelers' Mutual Accident.	38,099	.....	3,334	.....	41,433	.....	2,620	.....	38,813	.....
Cremieux Benevolent Society.	159	74,900	2	2,700	161	77,600	11	5,300	150	72,300
De Witt Clinton Ready Relief.	300	150,000	10	5,000	310	155,000	13	6,500	297	148,500
Empire State Degree of Honor.	8,044	6,820,000	903	544,000	8,947	7,364,000	2,073	1,666,750	6,874	5,697,250
Expressmen's Mutual Benefit.	998	985,940	73	57,500	1,071	1,043,440	100	88,723	971	954,717
Gold and Stock Life Insurance.	1,158	621,700	188	94,000	1,346	715,700	50	26,800	1,296	688,900
Golden Eagle.	5,500	778,463	1,536	226,205	7,036	1,004,668	1,331	194,205	5,705	\$10,463
Insurance Clerks' Mutual Benefit.	1,640	1,640,000	629	629,000	2,269	2,269,000	167	167,000	2,102	2,102,000
Jewelers' Safety Fund Society.	2,514	26,001,500	2,607	25,940,500	5,121	51,942,000	2,672	27,391,000	2,449	24,551,000
Masonic Life.	7,536	13,248,500	816	1,280,000	8,352	14,528,500	642	1,146,500	7,710	13,382,000
Mutual Benefit Assn. of Suffolk County.	1,424	1,424,000	131	131,000	1,555	1,555,000	64	64,000	1,491	1,491,000
Mutual Benefit Assn. of Fifth St. Baptist Ch. of Troy.	97	.....	4	.....	101	.....	18	.....	83	.....
National Accident Society.	1,807	3,832,800	1,910	2,758,800	3,717	6,591,600	1,798	2,115,400	1,919	4,476,200
New York Casualty Company.	1,939	764,750	1,534	550,450	3,473	1,315,200	1,416	504,300	2,057	810,900
New York Physicians' Mutual Aid.	2,382	2,382,000	180	180,000	2,562	2,562,000	143	143,000	2,419	2,419,000
New York Safety Reserve Fund.	5,669	.....	4,252	.....	9,921	.....	5,653	.....	4,238	.....
Postal Employees' Mutual Aid.	1,009	1,009,000	28	28,000	1,037	1,037,000	50	50,000	987	987,000
St. Lawrence Life.	2,630	312,585	1,585	153,716	4,215	466,301	1,567	160,095	2,648	306,203

Seventh Regiment Veteran and Active League.....	425	212,500	18	9,000	443	221,500	19	9,500	424	212,000
Stafford Benefit.....	819	409,500	16	8,000	835	417,500	57	28,500	778	389,000
Swedish Mutual Aid Society "Scandia" in New York....	1,959	1,642,000	110	78,000	2,069	1,720,000	84	60,000	1,985	1,660,000
Telegraph and Telephone Life Ins. Assn.....	5,304	4,892,500	235	200,000	5,539	5,092,500	247	228,500	5,292	4,861,000
Workingman's Co-op. Assn. of U. I. L. of New York.....	13,035	1,063,252	16,078	1,170,106	29,113	2,233,358	14,608	1,059,500	14,505	1,173,853
Totals.....	111,442	\$70,404,338	43,333	\$35,625,717	154,775	\$106,030,055	41,556	\$36,831,684	113,219	\$69,198,371

Fraternal Mystic Circle, Pa.....	61,965 73	301,937 50	22,885 00	30,217 57	96,987 91	513,993 71	121,186 95	12,095 93	109,239 88	242,522 76
Free Sons of Israel, Ind. Order.....	.....	989,330 00	54,000 00	74,336 59	8,980 33	1,126,626 92	4,963 49	.....	22,071 98	27,035 47
Free Sons of Judah, Ind. Order.....	.....	.....	.....	55,468 24	25,055 38	80,523 62	39,500 00	.....	4,294 00	43,794 00
French Canadian Artisans' Soc., Canada	130,000 00	718,345 48	1,595,245 00	148,444 92	137,408 05	2,729,443 45	30,670 41	1,000 00	2,159,446 61	2,191,117 02
German Baptists' Life Assn.....	.....	55,700 00	4,800 00	18,398 71	81,259 97	160,158 68	2,000 00	.....	122,637 27	124,637 27
Golden Cross, United Order of, Tenn....	18,800 00	.....	86,540 00	61,342 83	35,396 40	202,079 23	34,100 00	15,236 17	604 71	49,940 88
Improved Order of Heptasophs, Md.....	.....	.....	528,700 00	30,231 02	130,505 34	689,436 36	382,461 33	.....	2,489 09	384,950 42
Independent Western Star Order, Ill.....	.....	.....	.....	42,474 16	21,638 35	64,112 51	25,550 00	500 00	2,000 00	28,050 00
Jewish Nat. Workers Alliance of Amer.	.....	.....	14,750 00	6,059 58	401 85	21,211 43	674 00	108 00	4,629 83	5,411 83
Junior Order Benefit Association.....	.....	13,000 00	.....	28,196 70	339 81	41,536 51	2,500 00	.....	87 15	2,587 15
Knights of Columbus, Conn.....	176,650 00	546,100 00	4,369,866 50	195,099 30	67,036 83	5,354,752 63	109,000 00	8,000 00	5,776 20	122,776 20
Knights of Honor, Mo.....	.....	.....	409,010 04	24,867 72	97,550 25	530,928 01	537,363 46	3,500 00	70,091 55	610,955 01
Knights and Ladies of Honor, Ind.....	83,875 00	.....	336,690 00	68,719 24	137,775 44	627,059 68	199,006 72	15,344 00	1,645 11	215,995 83
Ladies Catholic Benevolent Assn., Pa.....	.....	212,000 00	6,423,560 54	10,228 64	350,836 55	6,996,625 73	122,786 00	3,000 00	5,850,216 89	5,976,002 89
Ladies of the Maccabees of the World,	.....	1,106,200 00	1,384,343 00	536,118 79	116,265 15	3,142,926 94	79,922 25	.....	.....	79,922 25
Mich.....	88,000 00	.....	7,640,123 75	306,441 19	237,841 74	8,272,406 68	132,811 32	3,500 00	35,268 91	171,580 23
Ladies of the Modern Maccabees, Mich.	.....	.....	798,252 50	225,704 41	85,048 10	1,109,005 01	23,561 34	1,000 00	10,136 03	34,697 37
Loyal Association.....	.....	.....	71,400 00	23,662 04	15,437 86	110,499 90	17,000 00	.....	.....	17,000 00
L'Union St. Jean Bap. d'Amerique, R. I.	119,818 00	50,000 00	527,030 00	23,083 19	31,602 56	751,533 75	9,520 02	1,250 00	1,927 50	12,697 52
The Maccabees, Great Camp for New	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
York.....	25,000 00	.....	56,080 01	115,637 78	1,962 61	198,680 40	1,678 93	.....	.....	1,678 93
Maccabees, Mich.....	145,865 00	.....	12,045,907 02	747,837 91	733,875 97	13,673,485 90	1,863,245 37	26,013 50	41,310 83	1,930,569 70
Modern Woodmen of America, Ill.....	850,225 40	.....	10,170,877 92	2,831,236 28	1,236,260 04	15,088,599 64	1,092,615 10	118,000 00	340,443 63	1,551,058 73
Mutual Ind. and Pro. Union, Conn.....	.....	3,000 00	3,720 00	12,133 37	224 17	19,077 54	48 00	.....	.....	48 00
National Fraternal Soc. of the Deaf, Ill.	.....	48,800 00	11,500 00	5,475 59	1,527 66	67,303 25	.....	.....	.....	.....
National Protective Legion.....	34,000 00	47,000 00	58,125 00	18,480 76	27,279 80	184,885 56	7,424 65	.....	47,802 86	55,227 51
National Temperance Life.....	.....	.....	.....	3,586 18	975 66	4,561 84	.....	.....	2,384 81	2,384 81
Nat. Slavonic Soc. of the U. S. of A., Pa.	111,120 00	59,300 00	242,852 00	514,547 54	8,616 17	936,435 71	52,338 64	.....	88,246 54	140,605 18
National Union, Ohio.....	64,453 65	.....	2,271,138 05	133,260 99	238,599 87	2,707,462 56	328,000 00	2,000 00	3,630 14	333,630 14
Order of Columbian Knights, Ill.....	.....	.....	404,091 00	24,666 89	4,704 97	433,462 86	19,700 00	3,000 00	.....	22,700 00
Order of the Golden Seal.....	65,572 59	192,430 52	198,667 60	5,258 46	75,378 19	537,307 36	37,574 69	2,150 00	277,764 90	317,489 59
Order of the Iroquois.....	.....	.....	.....	57,283 77	3,443 08	60,726 85	2,395 33	.....	788 65	3,093 98
Order of Knights of Joseph, Ohio.....	.....	46,780 00	.....	11,544 50	10,630 36	68,954 86	6,500 00	.....	.....	6,500 00
Order of Mutual Protection, Ill.....	.....	418,650 00	.....	3,791 91	14,173 33	436,615 24	1,009 24	.....	.....	1,009 24
Order of Prosperity.....	.....	3,500 00	.....	13,117 56	.....	16,617 56	333 34	.....	.....	333 34
Order of Saturn.....	.....	.....	.....	279 51	.....	279 51	.....	.....	.....	.....
Order Sons of Zion.....	.....	.....	34,710 00	11,545 67	935 13	47,190 80	2,700 00	.....	2,346 56	5,046 56
Order of United Commercial Travelers	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
of America, Ohio.....	50,000 00	.....	303,097 00	109,652 77	152,775 66	615,525 43	146,690 00	109,312 15	2,840 50	258,842 65
Polish National Alliance of Brooklyn...	5,000 00	33,200 00	.....	12,152 46	369 09	50,721 55	1,141 50	187 50	.....	1,329 00
Polish Nat. Alliance of U. S. of N. A., Ill.	43,000 00	2,062,425 00	.....	96,028 21	40,516 59	2,241,969 80	214,978 80	17,100 00	.....	232,078 80
Protected Home Circle, Pa.....	100,000 00	286,226 63	716,596 93	208,558 65	21,048 60	1,332,430 81	53,500 00	19,500 00	.....	73,000 00

TABLE No. VI — (Concluded)

ORDER OR SOCIETY	ASSETS					LIABILITIES			
	Real estate	Mortgage loans	Bonds and stocks	Cash in office and bank	All other assets	Total assets	LOSSES AND CLAIMS		Total liabilities
							Due and unpaid, adjusted and unadjusted	Resisted	
Royal Arcanum, Mass.....	\$65,000 00	.....	\$5,012,772 00	\$568,106 62	\$855,612 30	\$6,501,490 92	\$765,795 75	\$26,500 00	\$795,959 20
Royal Neighbors of America, Ill.....	13,500 00	.....	1,178,604 50	1,607,867 60	170,462 59	2,370,434 69	220,041 67	34,000 00	274,441 67
Serb Federation Sloga.....	.....	.....	50,535 00	34,568 62	7,052 09	92,155 71	52,603 14	.....	58,280 32
Sons of Benj., Ind. Order, U. S. Gr. L.....	.....	.....	.....	6,488 60	123 99	6,612 59	968 98	.....	1,093 98
Sons of Norway, Minn.....	.....	\$90,500 00	11,100 00	18,022 06	2,525 60	122,147 66	.....	.....	.....
Travelers Protective Assn. of Amer., Mo.....	.....	.....	147,580 00	68,770 92	3,376 63	219,727 55	15,479 10	70,000 00	86,696 63
True Friends, Independent Order of.....	.....	.....	.....	11,678 44	164 68	11,843 12	750 00	.....	750 00
United Workmen, Ancient Order of.....	.....	.....	.....	55,166 36	.....	55,166 36	364,358 70	4,500 00	368,858 70
Unity Insurance Society.....	.....	.....	.....	1,211 56	482 50	1,694 06	.....	250 00	250 00
Woodmen Circle, Supreme Forest, Neb.....	.....	50,000 00	3,731,045 00	192,460 00	190,750 27	4,164,255 27	73,299 85	2,499 99	159,173 47
Woodmen of the World, Sovereign Camp, Neb.....	1,354,302 24	138,000 00	19,963,069 81	1,210,929 20	1,103,460 14	23,769,761 39	1,550,199 01	88,701 80	1,915,106 31
Workmen's Benefit and Benevolent Assn.....	.....	18,700 00	.....	10,025 56	3,157 94	31,883 50	60 00	.....	60 00
Workmen's Circle.....	67,484 39	.....	404,350 00	37,461 45	5,135 91	514,431 75	16,191 47	.....	18,066 36
Workmen's Sick and Death Benefit Fund, U. S. of America.....	31,041 67	659,725 00	.....	17,503 04	119,474 83	827,744 54	33,175 51	2,170 00	35,718 38
Totals.....	\$5,453,407 36	\$20,345,135 30	\$98,530,668 76	\$12,217,638 96	\$9,803,165 12	\$146,350,015 50	\$10,462,887 41	\$661,437 27	\$21,757,214 39

TABLE No. VII

INCOME

Showing the nature and sources of Income of Fraternal Insurance Orders or Societies transacting business in this State for the year ending December 31, 1914

ORDER OF SOCIETY	PAID BY MEMBERS				Interest and rent	All other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Per capita tax	Membership fees	All other payments					
Aid Association for Lutherans, Wis.....	\$93,754 16	\$16,647 60	\$3,277 50	.....	\$21,710 32	\$3,257 58	\$138,617 16	\$69,019 47	.....
American Benefit Association.....	7,197 10	929 65	45 50	\$15 55	.....	.....	8,187 80	1,700 54	.....
American Knights of Protection.....	215 99	.....	.....	.....	.....	.....	215 99	.....	\$45 21
Artisan's Order of Mutual Protection, Pa.....	.....	245,841 30	2,034 00	.....	35,479 04	2,279 89	285,634 23	86,133 70	.....
Benevolent Society of U. S. for Prop. of Cremation..	32,004 19	23,883 81	.....	.....	15,256 36	7,040 48	78,184 84	.....	23,808 21
Ben Hur, Supreme Tribe, Ind.....	10,407 90	.....	694 00	486 83	133 92	6 30	11,728 95	361 00	.....
Brith Abraham, Independent Order, U. S. of Amer..	1,468,245 03	61,459 64	1,277 50	44 00	77,962 90	6,423 06	1,615,412 13	.....	33,224 33
Brith Abraham, Order of United States, Grand Lodge	770,457 66	45,921 60	.....	.....	25,732 32	31,093 15	873,204 73	69,933 46	.....
Brith Shalom, Ind. Order, U. S. Grand Lodge, Pa....	431,616 88	21,601 50	.....	36,297 69	5,027 00	32,368 43	526,911 50	21,904 69	.....
.....	187,143 05	.....	.....	.....	4,608 41	28,818 80	220,570 26	41,594 41	.....
Brotherhood of American Yeomen, Iowa.....	1,893,283 74	345,436 85	38,111 63	23,269 50	145,424 23	29,513 50	2,475,039 45	335,643 59	.....
Buffalo Police Mutual Aid and Benefit.....	8,090 00	.....	90 00	10 00	2,326 18	12,871 37	23,387 55	8,971 21	.....
Catholic Benevolent Legion.....	573,768 32	9,640 15	.....	6,438 57	24,288 63	1,704 74	615,840 41	.....	32,306 80
Catholic Knights of America, Mo.....	527,271 78	33,467 30	.....	20 00	54,398 57	823 02	615,980 67	5,483 43	.....
Catholic Mutual Benefit Association.....	1,399,320 69	19,389 00	40 00	.....	84,641 97	66,254 84	1,569,646 50	.....	137,722 56
Catholic Relief and Beneficiary Association.....	128,975 24	10,055 19	36 00	6,376 25	3,652 75	1,393 89	150,489 32	.....	18,853 31
Catholic Women's Benevolent Legion.....	207,975 67	14,290 71	586 50	.....	15,505 44	2,933 51	241,291 83	49,071 96	.....
Der Bayerische Nat'l Verband von Nord Amerika...	28,245 15	2,105 75	.....	13 50	868 82	.....	31,233 22	.....	3,593 29
Foresters, Independent Order, Canada.....	4,456,404 80	228,354 42	9,611 30	2,047 43	1,446,240 65	419,118 93	6,561,777 53	1,338,696 09	.....
Fraternal Benefit League, Conn.....	57,084 71	234 25	623 50	.....	6,045 55	310 27	64,298 28	7,663 19	.....
Fraternal Mystic Circle, Pa.....	479,920 93	.....	.....	981 50	23,651 23	612 53	505,166 19	14,249 55	.....
Free Sons of Israel, Independent Order.....	279,592 80	341 15	.....	.....	52,464 34	5 40	332,403 69	15,128 76	.....
Free Sons of Judah, Independent Order.....	123,176 68	6,627 15	.....	1,675 18	1,789 46	4,923 48	138,191 95	.....	13,798 21
French Canadian Artisans' Society, Canada.....	712,229 45	68,667 20	.....	3,339 25	110,714 49	44,126 72	939,077 11	437,913 61	.....
German Baptists Life Association.....	39,768 05	2,319 02	.....	1,858 97	3,341 95	92 58	47,880 57	10,942 89	.....

TABLE No. VII — (Concluded)

ORDER OR SOCIETY	PAID BY MEMBERS				Interest and rent	All other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Per capita tax	Member-ship fees	All other payments					
Golden Cross, United Order of, Tenn.	\$462,089 48	\$309 20		\$252 50	\$5,161 86	\$5,536 11	\$473,349 15	\$16,114 49	
Improved Order of Heptasophs, Md.	1,402,576 84	97,220 65		5,045 50	25,658 74	2,459 46	1,536,285 69		\$49,518 91
Independent Western Star Order, Ill.	100,366 58	9,475 37	\$3,314 50	3,004 44	804 66	3,163 25	116,814 30	9,372 44	
Jewish National Workers' Alliance of America.	20,667 85	2,355 75	133 95	339 80	363 86	403 54	24,269 75	11,000 64	
Junior Order Benefit Association.	38,062 25				1,418 60	136 00	39,616 85	10,314 32	
Knights of Columbus, Conn.	1,263,074 90	226,500 74	7,110 12	1,620 95	212,685 42	39,822 65	1,750,814 78	675,840 80	
Knights of Honor, Mo.	1,100,127 49	2,558 25		293 55	24,213 16	75,643 12	1,202,835 57		8,890 98
Knights and Ladies of Honor, Ind.	1,514,493 47	18,350 93	94 00	1,078 50	23,641 50	4,187 88	1,561,846 28		23,803 62
Knights of Pythias, Endowment Rank, Ind.	2,486,214 49		6,075 00		308,125 53	10,110 63	2,805,525 65	957,491 57	
Ladies Catholic Benevolent Association, Pa.	1,407,624 30		4,876 50		119,790 36	34,677 31	1,566,968 47	273,012 97	
Ladies of the Maccabees of the World, Mich.	1,721,151 39	195,208 52	12,472 00	5,048 75	358,692 23	12,734 80	2,305,307 69	906,361 82	
Ladies of the Modern Maccabees, Mich.	520,224 21	49,210 37	511 00	182 75	37,852 25	5,168 28	613,148 86	110,125 40	
Loyal Association.	181,044 55	1,482 65		74 00	3,765 72	164 28	186,531 20		3,918 34
L'Union St. Jean Baptiste d'Amerique, R. I.	235,775 16			1,290 07	36,558 75	11,007 64	284,631 62	110,207 20	
The Maccabees, Great Camp for New York	79,283 44		1,118 39		8,175 66	83,468 11	172,045 60	9,498 57	
Maccabees, Mich.	4,840,785 36	337,622 63			582,313 56	310,010 44	6,070,731 99	1,248,258 05	
Modern Woodmen of America, Ill.	12,178,638 40	1,287,463 25		181 04	533,578 30	104,511 93	14,104,372 92	1,101,041 90	
Mutual Indemnity and Protective Union, Conn.	9,251 65				907 63		10,159 28	2,079 05	
National Fraternal Society of the Deaf, Ill.	28,387 43		1,157 00	23 34	2,728 47	445 03	32,741 27	20,262 40	
National Protective Legion.	325,915 44	1,058 00	57 09		9,002 61	67,215 26	403,248 40		2,534 07
National Temperance Life.	7,913 53				31 40	1,063 28	9,008 21	5,057 89	
National Slavonic Society of the U. S. of A., Pa.	474,884 48				31,147 73	17,235 22	523,267 43	159,792 30	
National Union, Ohio.	2,580,791 30	1,795 00	11,890 00	835 00	100,963 49	77,516 20	2,773,790 99	110,905 55	
Order of Columbian Knights, Ill.	239,481 98	13,340 82	920 00	99 87	21,233 93	293 78	275,370 38	26,234 74	
Order of the Golden Seal.	242,103 26		1,283 50	31 50	28,699 27	27,439 23	299,556 76		68,281 93
Order of the Iroquois.	46,768 61			510 68	1,834 29	37 24	49,150 82	14,672 35	
Order of Knights of Joseph, Ohio.	65,610 34			475 00	2,539 53	1,553 50	70,178 37	7,203 94	
Order of Mutual Protection, Ill.	92,538 04	7,509 95			21,945 57	941 21	122,934 77	44,850 46	
Order of Prosperity.	15,413 90	1,727 15	71 50		566 07	906 71	18,685 33		2,334 14
Order of Saturn.	3,013 98						3,013 98		1,111 70

Order Sons of Zion.....	3,948 24	14,670 77	537 29	1,240 66	8,816 86	29,213 82	15,065 40
Order of United Com. Travelers of America, Ohio.....	669,986 00	41,988 00	.....	28,840 10	19,448 57	786,226 87	135,318 21
Polish National Alliance of Brooklyn.....	2,699 48	24,832 98	2,847 89	2,611 97	826 30	33,818 62	9,777 69
Polish Nat. Alliance of U. S. of North America, Ill.....	1,043,224 77	13,540 25	.....	100,442 96	4,261 95	1,161,469 93	348,521 22
Protected Home Circle, Pa.....	88,256 10	.....	5,757 25	57,312 37	17,232 46	1,053,475 56	7,690 89
Royal Arcanum, Mass.....	7,625,778 47	.....	1,181,616 77	250,789 12	8,855 87	9,266,346 33	192,539 67
Royal Neighbors of America, Ill.....	1,770,576 68	22,030 00	4,399 25	70,448 63	28,061 13	2,196,820 59	407,234 65
Serb Federation Sloga.....	142,294 39	8,870 20	8,891 20	1,487 82	6,324 55	167,867 96	41,800 81
Sons of Benjamin, Independent Order, U. S. G. L.....	.....	34,189 08	.....	233 22	21,833 14	56,255 44	2,131 99
S us of Norway, Minn.....	27,571 67	1,287 40	1,658 45	7,036 83	3,325 81	49,233 76	12,934 70
Travelers Protective Association of America, Mo.....	380,915 73	15,246 00	133,316 36	11,185 62	1,746 70	542,410 41	27,238 66
True Friends, Independent Order of.....	7,870 00	422 50	.....	354 48	139 61	10,762 74	1,879 40
United Workmen, Ancient Order of.....	119,279 47	5,338 02	14 70	1,801 49	.....	126,433 68	14,189 00
Unity Insurance Society.....	6,352 75	2 00	.....	.....	3,048 00	9,402 75	322 96
Woodmen Circle, Supreme Forest, Neb.....	1,631,273 90	4,279 75	7,088 66	157,691 27	7,926 89	1,837,830 22	701,851 56
Woodmen of the World, Sovereign Camp, Neb.....	10,618,318 44	136,525 24	2,905 25	1,029,780 96	78,253 02	11,865,785 91	3,170,830 94
Workmen's Benefit and Benevolent Association.....	10,011 77	120 30	.....	809 26	150 54	11,991 87	5,810 69
Workmen's Circle.....	340,768 53	21,000 00	330 12	14,934 05	33,053 52	410,086 22	90,429 74
Workmen's Sick and Death Benefit Fund, U. S. of A.....	553,470 10	13,189 00	1,311 40	34,381 47	670 04	603,022 01	71,825 61
Totals.....	\$73,435,733 60	\$4,049,131 53	\$1,453,938 55	\$6,432,046 96	\$1,837,814 52	\$87,693,658 91	\$13,422,626 33
							\$602,623 47

TABLE No. VIII

DISBURSEMENTS

Summary and classification of the various items comprising the Disbursements of Fraternal Insurance Orders or Societies transacting business in this State for the year ending December 31, 1914

ORDER OR SOCIETY	Claims and other benefits to members	Organizers' commissions and fees	Salaries, traveling expenses and other compensation of officers and employees	Rent	Lodge supplies	Official publication	Expense of supreme lodge meeting	Legal expenses	All other disbursements	Total disbursements
Aid Association for Lutherans, Wis.	\$47,065 41	\$9,688 06	\$9,244 17	\$512 50	\$227 50	\$593 15	.....	.....	\$2,296 90	\$69,627 69
American Benefit Association	5,750 00	.....	246 75	180 00	34 50	.....	\$2 00	.....	274 01	6,487 26
American Knights of Protection	235 00	.....	.....	.....	.....	.....	.....	.....	26 20	261 20
Artisans' Order of Mutual Protection, Pa.	182,000 00	295 00	9,537 58	600 00	762 92	1,182 59	372 10	\$500 00	4,250 34	199,500 53
Benai Berith, Independent Order (District No. 1)	62,175 61	.....	5,869 17	1,437 54	48 49	.....	329 08	.....	32,133 16	101,993 05
Benevolent Society of U. S. for Propagation of Cremation	8,720 00	.....	1,254 70	.....	5 50	.....	154 81	150 00	1,082 94	11,367 95
Ben Hur, Supreme Tribe, Ind.	1,291,060 84	88,533 04	128,939 93	5,258 00	8,542 97	20,040 55	6,913 23	14,059 57	85,288 33	1,648,636 46
Brith Abraham, Independent Order, U. S. of America	707,850 00	3,642 99	19,165 20	2,660 00	.....	.....	1,853 08	761 33	67,338 67	803,271 27
B'rith Abraham, Order of, United States Grand Lodge	456,194 78	.....	11,915 76	2,100 00	.....	.....	50 00	501 35	34,244 92	505,006 81
Brith Sholom, Independent Order, U. S. Grand Lodge, Pa.	131,026 46	1,248 20	10,563 76	746 65	.....	.....	2,466 86	.....	32,823 92	178,975 85
Brotherhood of American Yeomen, Iowa	1,391,830 99	453,938 68	117,274 36	9,000 00	15,918 79	32,175 82	.....	10,461 79	108,795 43	2,139,395 86
Buffalo Police Mutual Aid and Benefit	13,750 00	.....	400 00	.....	.....	.....	.....	30 00	236 34	14,416 34
Catholic Benevolent Legion	629,008 76	.....	10,761 26	1,200 00	160 70	1,442 09	934 75	75 00	4,564 65	648,147 21
Catholic Knights of America, Mo.	582,347 62	.....	13,505 61	1,483 70	229 70	2,940 00	.....	486 95	9,503 66	610,497 24
Catholic Mutual Benefit Association	1,667,021 83	.....	14,599 50	420 00	1,355 79	9,015 91	.....	335 00	14,621 03	1,707,369 06
Catholic Relief and Beneficiary Association	148,022 38	762 43	5,366 89	975 82	170 83	3,100 12	7,887 94	1,124 83	1,931 39	169,342 63
Catholic Women's Benevolent Legion	169,403 66	1,363 90	8,710 71	594 00	131 08	2,126 78	5,971 08	96 80	3,821 86	192,219 87
Der Bayerische National Verband von Nord Amerika	33,500 00	.....	900 00	.....	.....	224 80	.....	.....	201 71	34,826 51
Foresters, Independent Order, Canada	3,957,952 58	18,312 56	368,345 24	9,275 28	.....	19,740 49	712 00	9,704 55	839,038 74	5,223,081 44
Fraternal Benefit League, Conn.	40,411 97	738 97	9,171 09	600 00	141 48	767 41	425 75	1 50	4,376 92	56,635 09

Fraternal Mystic Circle, Pa.....	398,117 54	20,450 71	50,618 64	2,400 00	.....	2,917 95	.....	3,713 22	12,698 58	490,916 64
Free Sons of Israel, Independent Order.....	327,599 45	.....	5,086 90	1,022 70	.....	.....	.....	350 00	3,215 88	317,274 93
Free Sons of Judah, Independent Order.....	124,361 73	.....	6,862 36	755 00	.....	.....	940 40	1,326 83	17,743 84	151,990 16
French Canadian Artisans' Society, Canada.....	417,674 31	.....	43,410 89	.....	3,361 00	7,807 69	13,097 84	427 50	15,384 27	501,163 50
German Baptists' Life Association.....	25,850 36	1,573 58	6,524 20	100 00	.....	.....	.....	20 00	2,369 54	36,437 68
Golden Cross, United Order of, Tenn.....	403,768 88	4,140 00	36,374 04	983 33	367 88	2,910 54	398 70	1,906 75	6,384 54	457,234 66
Improved Order of Heptasophis, Md.....	1,486,889 82	4,403 45	58,139 67	2,384 00	1,470 68	15,143 34	.....	815 20	16,558 44	1,585,804 60
Independent Western Star Order, Ill.....	90,972 93	2,694 20	5,518 23	775 00	.....	.....	2,328 82	270 00	4,882 68	107,441 86
Jewish National Workers' Alliance of America.....	5,998 00	366 70	2,850 13	360 00	.....	88 00	499 18	419 50	2,687 60	13,269 11
Junior Order Benefit Association.....	27,500 00	.....	1,319 41	.....	.....	.....	111 09	.....	372 03	29,302 53
Knights of Columbus, Conn.....	758,200 00	.....	82,447 08	3,600 00	14,710 83	67,824 66	28,192 85	8,847 98	111,150 58	1,074,973 98
Knights of Honor, Mo.....	1,150,196 90	3,205 60	36,245 51	1,500 00	259 71	2,857 54	.....	1,324 38	1,211,726 55	1,211,726 55
Knights and Ladies of Honor, Ind.....	1,461,309 43	9,784 35	77,427 27	4,293 09	1,434 02	6,468 53	.....	1,516 53	23,366 61	1,585,649 90
Knights of Pythias, Endowment Rank, Ill.....	1,501,540 17	65,644 16	80,550 19	4,749 96	.....	6,525 30	.....	13,433 12	175,591 18	1,848,034 08
Ladies Catholic Benevolent Ass'n, Pa.....	1,206,136 11	12,740 41	33,679 79	1,245 00	.....	15,783 94	.....	1,300 35	23,069 90	1,293,955 50
Ladies of the Maccabees of the World, Mich.....	1,022,640 73	50,335 36	207,632 82	6,317 00	971 94	26,202 82	.....	17,516 89	67,328 31	1,398,945 87
Ladies of the Modern Maccabees, Mich.....	356,837 52	14,520 00	79,154 76	1,458 50	2,017 75	5,058 10	.....	2,823 73	26,511 95	503,023 46
Loyal Association.....	173,312 26	.....	6,311 00	755 00	37 24	1,074 88	2,032 55	499 34	6,427 27	190,449 54
L'Union St. Jean Baptiste d' Amerique, R. I.....	112,627 46	766 45	28,569 58	600 00	1,929 44	3,042 19	19 04	459 71	26,410 55	174,424 42
The Maccabees Great Camp for New York.....	56,046 35	77,176 94	16,603 55	1,800 00	.....	3,340 41	.....	300 00	7,279 78	162,547 03
Maccabees, Mich.....	4,115,819 63	162,049 64	394,036 14	3,630 00	6,398 63	46,769 54	9,611 71	15,526 09	68,632 56	4,822,473 94
Modern Woodmen of America, Ill.....	11,566,264 90	.....	634,017 60	15,400 00	53,084 04	111,278 06	163,525 20	44,927 68	414,833 54	13,003,331 02
Mutual Indemnity and Protective Union, Conn.....	5,622 96	242 00	1,186 08	144 00	32 82	.....	.....	.....	852 37	8,080 23
National Fraternal Society of the Deaf, Ill.....	7,790 00	.....	2,215 57	484 00	325 84	574 00	.....	10 00	1,079 46	12,478 87
National Protective Legion.....	270,013 66	15,786 46	36,309 10	4,267 89	1 25	.....	.....	1,824 30	77,579 81	405,782 47
National Temperance Life.....	.....	.....	2,381 38	355 55	.....	.....	.....	.....	1,213 39	3,950 32
National Slavonic Society of the United States of America, Pa.....	279,164 58	.....	13,322 74	1,320 00	1,238 00	24,254 06	1,670 37	1,807 57	40,697 81	363,475 13
National Union, Ohio.....	2,440,942 50	31,136 48	109,782 14	8,419 18	37 90	3,763 70	12,744 17	3,127 66	52,931 71	2,662,885 44
Order of Columbian Knights, Ill.....	201,881 85	2,006 58	18,774 32	2,281 52	1,738 77	2,566 81	224 30	2,960 87	16,700 62	249,135 64
Order of the Golden Seal.....	217,184 90	4,703 49	64,427 42	1,170 00	147 15	1,031 20	97 56	2,375 65	76,701 32	367,838 69
Order of the Iroquois.....	25,386 62	283 16	5,619 55	720 00	30 50	.....	.....	602 00	1,836 64	34,478 47
Order of Knights of Joseph, Ohio.....	53,500 00	1,520 25	4,038 15	515 00	.....	.....	1,048 68	.....	2,352 35	62,974 43
Order of Mutual Protection, Ill.....	66,129 50	903 18	6,253 70	1,037 43	662 92	1,023 96	.....	300 00	1,773 62	78,084 31
Order of Prosperity.....	18,891 00	.....	923 00	240 00	.....	584 00	90 35	35 00	256 12	21,019 47
Order of Saturn.....	310 00	500 22	1,254 64	204 50	437 30	118 00	.....	.....	1,301 02	4,125 68
Order Sons of Zion.....	2,400 00	.....	3,422 00	420 00	.....	.....	120 92	149 50	7,636 00	14,148 42
Order of United Commercial Travelers of America, Ohio.....	736,714 92	.....	62,606 59	5,000 00	2,406 81	36,076 87	13,496 66	18,368 15	46,875 08	921,545 08
Polish National Alliance of Brooklyn.....	17,350 00	100 00	1,652 62	195 00	260 75	2,587 80	.....	100 00	1,794 76	24,040 93
Polish National Alliance of United States of North America, Ill.....	601,282 04	2,744 54	40,809 19	2,000 00	5,578 84	37,898 88	1,875 21	3,002 90	117,757 11	812,948 71
Protected Home Circle, Pa.....	868,828 44	101,021 94	50,416 05	.....	3,450 50	10,616 43	.....	1,696 63	9,754 68	1,045,784 67

TABLE No. VIII — (Concluded)

ORDER OR SOCIETY	Claims and other benefits to members	Organizers' commissions and fees	Salaries, traveling expenses and other compensation of officers and employees	Rent	Lodge supplies	Official publication	Expense of supreme lodge meeting	Legal expenses	All other disbursements	Total disbursements
Royal Arcanum, Mass.	\$8,766,013 31	.....	\$141,411 59	\$7,041 59	\$1,463 70	\$23,979 81	\$21,925 59	\$7,033 21	\$104,937 86	\$9,073,806 66
Royal Neighbors of America, Ill.	1,483,765 17	\$67,810 46	81,648 91	2,869 00	16,387 11	33,484 24	56,924 98	8,379 43	38,316 64	1,789,585 94
Serb Federation Sloga.	93,696 17	.....	6,015 74	.....	677 46	.....	.....	1,832 18	23,845 60	126,067 15
Sons of Benjamin, Independent Order, U. S.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Grand Lodge.	23,133 80	.....	1,948 17	566 64	.....	.....	34 00	458 34	32,246 48	58,387 43
Sons of Norway, Minn.	20,234 35	.....	8,194 03	576 00	416 65	3,428 30	437 21	.....	3,012 52	36,299 06
Travelers Protective Association of America, Mo.	362,213 70	.....	26,150 61	3,422 30	1,075 33	12,016 74	3,197 66	4,204 00	157,368 73	569,649 07
True Friends, Independent Order of.	7,050 00	.....	1,315 16	.....	.....	.....	25 00	100 00	393 18	8,883 34
United Workmen, Ancient Order of.	131,218 18	.....	3,928 53	600 00	.....	661 77	.....	158 12	4,056 08	140,622 68
Unity Insurance Society.	1,217 50	1,965 59	4,100 20	256 00	.....	.....	.....	25 00	1,515 50	9,079 79
Woodmen Circle, Supreme Forest, Neb.	784,374 42	110,674 11	90,157 71	9,300 00	8,065 30	30,588 69	.....	1,684 54	101,133 89	1,135,978 66
Woodmen of the World, Sovereign Camp, Neb.	7,127,484 09	349,663 35	547,100 98	51,900 00	22,937 21	159,026 02	.....	18,974 55	417,868 77	8,694,954 97
Workmen's Benefit and Benevolent Association.	2,950 00	.....	1,380 21	240 00	228 00	.....	30 00	.....	452 97	5,281 18
Workmen's Circle.	212,543 03	.....	16,676 39	2,499 96	.....	11,807 91	9,539 95	1,063 94	65,525 30	319,656 48
Workmen's Sick and Death Benefit Fund, U. S. of America.	500,182 06	.....	8,995 76	1,500 00	6 50	9,892 47	944 05	762 10	8,913 46	531,196 40
Totals.	\$63,624,461 12	\$1,699,437 19	\$4,003,669 67	\$200,717 63	\$181,430 02	\$824,424 86	\$387,897 87	\$237,049 11	\$3,714,568 58	\$74,873,656 05

TABLE No. IX

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1913, 1913, written and terminated during 1914 and in force on December 31, 1914, on the TOTAL business of Fraternal Insurance Orders or Societies

ORDER OR SOCIETY	IN FORCE DECEMBER 31, 1913		WRITTEN AND IN- CREASED DURING 1914		TOTALS		TERMINATED DURING 1914		IN FORCE DECEMBER 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Aid Association for Lutherans, Wis.....	6,811	\$7,616,500	1,113	\$849,250	7,924	\$8,465,750	245	\$234,750	7,679	\$8,231,000
American Benefit Association.....	1,993	498,250	116	29,000	2,109	527,250	238	59,500	1,871	457,750
American Knights of Protection.....	81	.....	.....	.....	81	.....	6	.....	75	.....
Artisans' Order of Mutual Protection, Pa.....	15,661	17,763,000	2,900	3,139,000	18,561	20,902,000	765	833,000	17,796	20,069,000
Benai Berith, Independent Order (District No. 1).....	1,170	716,600	.....	.....	1,170	716,600	108	64,850	1,062	651,750
Benevolent Society of U. S. for Propagation of Cremation	5,025	502,500	450	45,000	5,475	547,500	311	31,100	5,164	516,400
Ben Hur, Supreme Tribe, Ind.....	105,943	118,315,685	17,400	16,319,275	123,343	134,634,960	22,332	23,331,255	101,011	111,303,705
Brith Abraham, Independent Order, U. S. of America....	184,797	92,399,000	23,372	11,686,000	208,169	104,085,000	13,679	6,839,500	194,490	97,245,500
B'rith Abraham, Order of, United States Grand Lodge...	72,435	36,217,500	8,623	4,311,500	81,058	40,529,000	9,416	4,708,000	71,642	35,821,000
Brith Sholom, Independent Order, U. S. Grand Lodge, Pa.	44,131	22,059,600	11,460	5,192,500	55,591	27,252,100	7,052	3,414,400	48,539	23,837,700
Brotherhood of American Yeomen, Iowa.....	177,794	240,221,000	41,872	49,934,500	219,666	290,155,500	27,477	32,655,000	192,189	257,500,500
Buffalo Police Mutual Aid and Benefit.....	815	1,018,750	12	15,000	827	1,033,750	13	10,250	814	1,017,500
Catholic Benevolent Legion.....	15,613	17,813,500	650	399,250	16,263	18,203,750	904	1,038,750	15,359	17,165,000
Catholic Knights of America, Mo.....	18,300	20,610,171	846	1,052,143	19,146	21,662,314	926	950,563	18,220	20,711,751
Catholic Mutual Benefit Association.....	62,815	82,662,500	4,052	3,963,000	66,867	86,624,500	2,788	3,388,000	64,079	83,236,500
Catholic Relief and Beneficiary Association.....	12,242	10,738,250	557	465,750	12,799	11,204,000	537	479,250	12,262	10,734,750
Catholic Women's Benevolent Legion.....	16,578	11,060,500	359	170,500	16,937	11,231,000	786	473,875	16,151	10,757,125
Der Bayerische National Verband von Nord Amerika...	4,210	1,385,500	109	33,500	4,319	1,419,000	231	76,450	4,088	1,342,550
Foresters, Independent Order, Canada.....	222,449	217,612,328	18,429	15,357,655	240,878	232,969,983	40,003	36,557,250	200,875	196,412,733
Fraternal Benefit League, Conn.....	4,432	4,506,765	584	423,300	5,016	4,930,065	374	290,121	4,642	4,639,944
Fraternal Mystic Circle, Pa.....	18,942	20,395,000	3,610	3,497,500	22,552	23,892,500	5,094	5,215,250	17,458	18,677,250
Free Sons of Israel, Independent Order.....	8,416	8,237,750	454	198,500	8,870	8,436,250	6,615	560,750	8,255	7,875,500
Free Sons of Judah, Independent Order.....	22,918	11,459,000	5,473	2,736,500	28,391	14,195,500	6,562	3,281,000	21,829	10,914,500
French Canadian Artisans' Society, Canada.....	39,091	31,240,357	3,456	2,248,888	42,547	33,489,275	2,452	1,891,415	40,095	31,597,860
German Baptists' Life Association.....	1,541	1,439,750	384	288,416	1,925	1,728,166	111	94,833	1,814	1,633,333

TABLE No. IX — (Concluded)

ORDER OR SOCIETY	IN FORCE DECEMBER 31, 1913		WRITTEN AND IN- CREASED DURING 1914		TOTALS		TERMINATED DURING 1914		IN FORCE DECEMBER 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Golden Cross, United Order of, Tenn.....	17,467	\$17,180,250	1,940	\$1,397,079	19,407	\$18,577,329	2,155	\$1,770,579	17,252	\$16,806,750
Improved Order of Heptasophs, Md.....	70,110	94,176,500	2,515	2,310,000	72,625	96,486,500	5,738	6,141,000	66,887	90,345,500
Independent Western Star Order, Ill.....	19,181	9,590,500	6,631	3,315,500	25,812	12,906,000	5,284	2,642,000	20,528	10,264,000
Jewish National Workers' Alliance of America.....	1,970	822,000	1,085	347,950	3,055	1,169,950	704	286,400	2,351	883,550
Junior Order Benefit Association.....	7,574	3,003,500	1,123	486,250	8,697	3,489,750	654	262,000	8,043	3,227,750
Knights of Columbus, Conn.....	100,992	106,510,650	11,997	12,776,000	112,989	119,286,650	5,510	5,859,000	107,479	113,427,650
Knights of Honor, Mo.....	16,256	24,669,900	1,461	1,352,500	17,717	26,022,400	2,548	3,003,075	15,169	23,019,325
Knights and Ladies of Honor, Ind.....	68,321	65,268,750	4,817	3,212,750	73,138	68,481,500	7,283	5,753,500	65,855	62,728,000
Knights of Pythias, Endowment Rank, Ind.....	68,298	95,157,000	14,703	18,028,946	83,001	113,185,946	11,185	14,499,712	71,816	98,686,234
Ladies Catholic Benevolent Association, Pa.....	135,747	114,450,000	9,945	7,778,000	145,692	122,228,000	2,553	2,163,000	143,139	120,065,000
Ladies of the Macabees of the World, Mich.....	152,806	117,693,647	19,640	13,661,500	172,446	131,355,147	11,312	8,083,436	161,134	123,271,711
Ladies of the Modern Macabees, Mich.....	38,845	29,603,750	6,776	4,290,250	45,621	33,894,000	3,957	2,672,500	41,664	31,221,500
Loyal Association.....	6,634	10,764,500	303	257,500	6,937	11,022,000	433	587,000	6,504	10,435,000
L'Union St. Jean Baptiste d'Amérique, R. I.....	25,105	10,029,275	4,062	1,565,400	29,167	11,594,675	2,184	754,175	26,983	10,840,500
The Macabees', Great Camp for New York.....	13,302	665,100	2,391	119,550	15,693	784,650	2,556	127,800	13,137	656,850
Macabees, Mich.....	270,023	328,619,125	80,052	86,988,950	350,075	415,608,075	31,673	29,681,301	318,402	385,926,774
Modern Woodmen of America, Ill.....	908,432	1,457,402,500	64,206	91,748,000	972,638	1,549,150,500	49,502	71,566,000	923,136	1,477,584,500
Mutual Indemnity and Protective Union, Conn.....	730	1,022,000	69	96,600	799	1,118,600	82	114,800	717	1,003,800
National Fraternal Society of the Deaf, Ill.....	1,586	1,079,950	384	255,000	1,970	1,334,950	53	40,500	1,917	1,294,450
National Protective Legion.....	27,713	14,512,472	4,713	2,043,988	32,426	16,556,460	5,407	2,244,360	27,019	14,312,100
National Temperance Life.....	.....	.....	559	753,000	559	753,000	.....	.....	559	753,000
National Slavonic Society of the United States of America, Pa.....	37,864	27,676,000	2,829	2,151,500	40,693	29,827,500	2,487	1,869,000	38,206	27,958,500
National Union, Ohio.....	62,483	116,517,500	6,409	7,481,000	68,892	123,998,500	6,864	10,237,500	62,028	113,761,000
Order of Columbian Knights, Ill.....	13,423	16,724,000	895	872,000	14,318	17,596,000	1,574	1,642,500	12,744	15,953,500
Order of the Golden Seal.....	9,566	14,676,500	2,602	3,756,000	12,168	18,432,500	4,156	6,830,932	8,012	11,601,568
Order of the Iroquois.....	1,632	2,104,042	40	40,550	1,672	2,144,592	184	222,382	1,488	1,922,210
Order of Knights of Joseph, Ohio.....	13,996	6,998,000	3,403	1,701,500	17,399	8,699,500	2,085	1,042,500	15,314	7,657,000
Order of Mutual Protection, Ill.....	6,015	4,323,000	515	218,500	6,530	4,541,500	510	278,750	6,020	4,262,750
Order of Prosperity.....	1,458	751,900	97	23,800	1,555	775,700	193	68,500	1,362	707,200
Order of Saturn.....	516	230,805	435	174,000	951	404,805	288	97,650	663	307,155

Order Sons of Zion.....	2,437	704,000	1,705	421,350	4,142	1,125,350	930	254,350	3,212	841,000
Order of United Commercial Travelers of America, Ohio.....	69,397	346,985,000	11,583	57,915,000	80,980	404,900,000	8,016	40,080,000	72,964	364,820,000
Polish National Alliance of Brooklyn.....	4,157	1,547,500	982	424,600	5,139	1,972,100	507	364,400	4,632	1,607,700
Polish National Alliance of United States of North America, Ill.....										
Protected Home Circle, Pa.....	97,312	55,474,400	24,799	14,529,500	122,111	70,003,900	19,245	11,125,100	102,866	58,878,800
	87,376	76,322,500	10,972	8,470,750	98,348	84,793,250	10,096	7,920,000	88,252	76,873,250
Royal Arcanum, Mass.....										
Royal Neighbors of America, Ill.....	248,575	477,831,500	12,017	14,800,500	260,592	492,632,000	14,606	25,219,000	245,986	467,413,000
Serb Federation Sloga.....	245,170	256,652,500	34,664	34,448,000	279,834	291,100,500	21,125	21,884,750	258,709	269,235,750
Sons of Benjamin, Independent Order, U. S. Grand Lodge	9,366	7,492,800	2,672	2,137,600	12,038	9,630,400	3,063	2,450,400	8,975	7,180,000
Sons of Norway, Minn.....	811	398,750	.....	.....	811	398,750	69	34,750	742	364,000
	5,753	2,303,800	544	295,400	6,297	2,599,200	688	339,500	5,609	2,259,700
Travelers Protective Association of America, Mo.....	46,645	233,225,000	7,623	38,115,000	54,268	271,340,000	5,370	26,850,000	48,898	244,490,000
True Friends, Independent Order of.....	1,976	490,500	174	46,350	2,150	536,850	181	45,000	1,969	491,850
United Workmen, Ancient Order of.....	1,923	2,500,613	16	12,000	1,939	2,512,613	207	256,556	1,732	2,256,057
Unity Insurance Society.....	640	253,434	1,363	406,075	2,003	659,509	1,125	398,159	878	261,350
Woodmen Circle, Supreme Forest, Neb.....	132,833	128,142,800	27,366	27,026,100	160,199	155,168,900	15,094	13,532,400	145,105	141,636,500
Woodmen of the World, Sovereign Camp, Neb.....	692,447	927,069,200	133,004	171,758,400	825,451	1,098,827,600	102,814	128,636,900	722,637	970,130,700
Workmen's Benefit and Benevolent Association.....	5,631	355,430	552	46,160	6,183	401,596	397	25,740	5,786	375,850
Workmen's Circle.....	45,662	13,335,800	9,612	2,304,100	55,274	15,639,900	7,457	1,886,700	47,817	13,753,200
Workmen's Sick and Death Benefit Fund, U. S. of America.....										
	50,366	12,591,500	3,261	815,250	53,627	13,406,750	2,341	555,250	51,286	12,821,500
Totals.....	4,910,725	\$6,212,389,929	685,787	\$765,521,625	5,596,512	\$6,977,911,554	525,470	\$588,985,919	5,071,042	\$6,388,925,635

TABLE No. X

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force December 31, 1913, written and terminated during 1914 and in force on December 31, 1914, on business in the STATE OF NEW YORK, of Fraternal Insurance Orders or Societies

ORDER OR SOCIETY	IN FORCE DECEMBER 31, 1913		WRITTEN AND IN- CREASED DURING 1914		TOTALS		TERMINATED DURING 1914		IN FORCE DECEMBER 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Aid Association for Lutherans, Wis.....	12	\$11,000	364	\$252,250	376	\$263,250	20	\$10,500	356	\$252,750
American Benefit Association.....	1,993	498,250	116	29,000	2,109	527,250	238	59,500	1,871	467,750
American Knights of Protection.....	81	.....	.....	.....	81	.....	6	.....	75	.....
Artisans' Order of Mutual Protection, Pa.....	216	252,000	40	46,000	256	298,000	22	24,000	234	274,000
Benai Berith, Independent Order (District No. 1).....	1,059	647,050	.....	.....	1,059	647,050	102	56,200	957	590,850
Benevolent Society of U. S. for Propagation of Cremation.....	2,199	219,900	197	19,700	2,396	239,600	147	14,700	2,249	224,900
Ben Hur, Supreme Tribe, Ind.....	5,061	5,310,950	915	775,650	5,976	6,086,600	1,050	963,750	4,926	5,122,850
Brith Abraham, Independent Order, U. S. of America.....	106,439	53,219,500	13,984	6,992,000	120,423	60,211,500	8,064	4,032,000	112,359	56,179,500
Brith Abraham, Order of, United States Grand Lodge.....	31,509	15,754,500	3,798	1,899,000	35,307	17,653,500	4,220	2,110,000	31,087	15,543,500
Brith Sholom, Independent Order, U. S. Grand Lodge, Pa.....	8,854	4,049,850	5,342	2,482,950	14,196	6,532,800	2,421	1,179,500	11,775	5,353,300
Brotherhood of American Yeomen, Iowa.....	9	12,500	100	116,500	109	129,000	43	51,000	66	78,000
Buffalo Police Mutual Aid and Benefit.....	815	1,018,750	12	15,000	827	1,033,750	13	16,250	814	1,017,500
Catholic Benevolent Legion.....	8,589	10,191,000	402	289,750	8,991	10,480,750	565	633,750	8,426	9,847,000
Catholic Knights of America, Mo.....	903	1,133,620	34	42,338	937	1,175,958	58	61,574	879	1,114,384
Catholic Mutual Benefit Association.....	27,582	37,979,000	1,316	1,192,500	28,898	39,171,500	1,108	1,428,000	27,790	37,743,500
Catholic Relief and Beneficiary Association.....	7,097	6,297,000	266	204,750	7,363	6,501,750	296	260,750	7,067	6,241,000
Catholic Women's Benevolent Legion.....	9,560	6,132,500	330	172,750	9,890	6,305,250	585	347,250	9,305	5,958,000
Der Bayerische Nat'l Verband von Nord Amerika.....	2,444	804,350	44	14,000	2,488	\$18,350	121	39,550	2,367	778,800
Foresters, Independent Order, Canada.....	23,054	21,305,736	2,251	1,588,113	25,305	22,893,849	4,359	3,448,264	20,946	19,445,585
Fraternal Benefit League, Conn.....	54	35,189	11	6,500	65	41,689	10	7,800	55	33,889
Fraternal Mystic Circle, Pa.....	2,160	1,615,500	232	162,000	2,392	1,777,500	411	299,000	1,981	1,478,500
Free Sons of Israel, Independent Order.....	6,114	6,007,250	184	75,750	6,298	6,083,000	415	383,500	5,883	5,699,500
Fr. e Sons of Judah, Independent Order.....	20,192	10,096,000	5,181	2,590,500	25,373	12,686,500	6,084	3,042,000	19,289	9,644,500
French Canadian Artisans' Society, Canada.....	.....	.....	46	37,250	46	37,250	3	1,750	43	35,500
German Baptists' Life Association.....	242	263,500	34	28,500	276	292,000	9	9,500	267	282,500

Golden Cross, United Order of, Tenn.....	943	864,000	22	15,000	965	879,000	62	49,750	9031	829,250
Improved Order of Heptasophs, Md.....	4,830	5,774,500	553	507,500	5,383	6,282,000	663	627,500	4,720	5,654,500
Independent Western Star Order, Ill.....	3,873	1,936,500	2,768	1,384,500	6,641	3,320,500	2,214	1,107,000	4,427	2,213,500
Jewish National Workers' Alliance of America.....	511	201,500	340	104,750	851	306,250		80,250	672	226,000
Junior Order Benefit Association.....	7,574	3,003,500	1,123	486,250	8,697	3,489,750	654	262,000	8,040	3,227,750
Knights of Columbus, Conn.....	11,518	11,939,700	958	1,001,000	12,476	12,940,700	686	709,150	11,790	12,231,550
Knights of Honor, Mo.....	1,764	2,501,300	67	54,000	1,831	2,555,300	212	235,775	1,619	2,319,525
Knights and Ladies of Honor, Ind.....	13,047	10,958,750	404	207,000	13,451	11,165,750	880	539,750	12,571	10,626,000
Knights of Pythias, Endowment Rank, Ind.....	2,040	2,674,008	125	168,500	2,165	2,842,508	230	276,336	1,935	2,566,172
Ladies' Catholic Benevolent Association, Pa.....	42,967	37,249,000	1,970	1,526,500	44,937	38,775,500	778	678,000	44,159	38,097,500
Ladies of the Macabees of the World, Mich.....	22,642	15,340,387	1,518	700,250	24,160	16,040,637	1,270	689,496	22,890	15,351,141
Ladies of the Modern Macabees, Mich.....	2,620	4,213,000	180	135,500	2,800	4,348,500	198	254,000	2,602	4,094,500
Loyal Association.....	1,048	450,500	213	196,500	1,261	617,000	103	97,750	1,158	549,250
L'Union St. Jean Baptiste d'Amerique, R. I.....	13,302	665,100	2,391	119,550	15,693	784,650	2,556	127,800	13,137	656,850
The Macabees, Great Camp for New York.....										
Macabees, Mich.....	53,720	65,750,000	4,665	3,399,750	58,385	69,149,750	6,063	3,129,750	52,322	66,020,000
Modern Woodmen of America, Ill.....	25,673	33,001,500	2,552	2,769,000	28,225	35,770,500	2,229	2,513,000	25,996	33,257,500
Mutual Indemnity and Protective Union, Conn.....	453	635,200	65	91,000	518	726,200	73	103,200	445	623,000
National Fraternal Society of the Deaf, Ill.....	130	77,850	68	38,250	198	116,100	3	1,750	195	114,350
National Protective Legion.....	9,030	3,492,448	1,358	413,587	10,388	3,906,035	1,414	293,335	8,974	3,612,700
National Temperance Life.....			447	554,500	447	554,500			447	554,500
National Slavonic Society of the U. S. of America, Pa.....	2,669	1,796,400	187	132,250	2,856	1,928,650	220	148,950	2,636	1,779,700
National Union, Ohio.....	2,468	4,463,000	136	190,000	2,604	4,653,000	298	441,000	2,306	4,212,000
Order of Columbian Knights, Ill.....	401	504,500	45	44,000	446	548,500	76	123,500	370	425,000
Order of the Golden Seal.....	3,968	7,663,250	1,346	1,941,250	5,314	9,604,500	1,913	3,447,103	3,401	6,157,397
Order of the Iroquois.....	1,058	1,338,488	46	50,050	1,104	1,388,538	126	146,714	978	1,241,824
Order of Knights of Joseph, Ohio.....	801	400,500	62	31,000	863	431,500	51	25,500	812	406,000
Order of Mutual Protection, Ill.....	105	119,500	1	1,000	106	120,500	8	8,000	98	112,500
Order of Prosperity.....	1,458	751,900	97	23,800	1,555	775,700	193	68,500	1,362	707,200
Order of Saturn.....	516	230,805	435	174,000	951	404,805	288	97,650	663	307,155
Order Sons of Zion.....	715	284,100	636	139,350	1,351	423,450	229	136,200	1,122	287,250
Order of United Commercial Travelers of America, Ohio.....	4,481	22,405,000	563	2,815,000	5,044	25,220,000	449	2,245,000	4,595	22,975,000
Polish National Alliance of Brooklyn.....	4,157	1,547,500	982	424,600	5,139	1,972,100	507	364,400	4,632	1,667,700
Polish National Alliance of U. S. of North America, Ill.....	12,314	6,887,400	2,754	1,540,400	15,068	8,427,800	2,183	1,224,100	12,885	7,202,700
Protected Home Circle, Pa.....	8,547	6,920,500	1,087	760,250	9,634	7,689,750	1,073	794,500	8,561	6,895,250
Royal Arcanum, Mass.....	65,001	121,806,500	3,162	3,973,000	68,163	125,779,500	3,999	6,854,000	64,164	118,925,500
Royal Neighbors of America, Ill.....	4,178	3,587,500	1,077	910,000	5,255	4,497,500	662	563,500	4,593	3,934,000
Serb Federation Sloga.....	190	152,000	81	64,800	271	216,800	96	76,800	175	140,000
Sons of Benjamin, Independent Order, U. S. Grand Lodge.....	645	315,750	22	61,000	667	326,750	53	26,750	614	300,000
Sons of Norway, Minn.....	78	24,900	22	7,800	100	32,700	15	4,900	85	27,800

TABLE No. X — (Concluded)

ORDER OR SOCIETY	IN FORCE DECEMBER 31, 1913		WRITTEN AND IN- CREASED DURING 1914		TOTALS		TERMINATED DURING 1914		IN FORCE DECEMBER 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Travelers Protective Association of America, Mo.	720	\$3,600,000	102	\$510,000	822	\$4,110,000	54	\$270,000	768	\$3,840,000
True Friends, Independent Order of.	1,845	456,800	169	46,050	2,014	502,850	173	43,000	1,841	459,850
United Workmen, Ancient Order of.	1,923	2,500,613	16	12,000	1,939	2,512,613	207	256,556	1,732	2,256,057
Unity Insurance Society.	577	229,525	1,303	387,175	1,880	616,700	1,083	378,675	797	238,025
Woodmen Circle, Supreme Forest, Neb.	1,813	1,393,800	782	623,700	2,595	2,017,500	450	313,500	2,145	1,704,000
Woodmen of the World, Sovereign Camp, Neb.	11,037	12,575,700	3,132	3,688,200	14,169	16,263,900	2,464	2,784,900	11,705	13,479,000
Workmen's Benefit and Benevolent Association.	2,350	149,100	220	18,730	2,570	167,830	190	12,250	2,380	155,580
Workmen's Circle.	24,367	7,089,100	5,323	1,304,000	29,690	8,393,100	4,537	1,176,500	25,153	7,216,600
Workmen's Sick and Death Benefit Fund, U. S. of America.	19,238	4,814,500	866	216,500	20,124	5,031,000	793	198,250	19,331	4,832,750
Totals.	661,563	\$597,601,269	81,640	\$52,945,043	743,203	\$650,546,312	73,227	\$52,486,378	669,976	\$598,059,934

TABLE No. XI

Showing the name and location of each Assessment Life and Accident Association and Fraternal Order or Society authorized to transact business in the State of New York, together with the names of its officers and the names and addresses of attorneys upon whom process may be served.

ASSOCIATIONS OR SOCIETIES	Location	OFFICERS			ATTORNEY ON WHOM PROCESS MAY BE SERVED	
		President	Secretary	Name	Residence	
Amer. Temperance Life Ins. Assoc.....	253 Broadway, New York city.....	Frank Delano.....	Stacey Wilson.....	Edmund L. Mooney.....	15 Wall st., New York city.	
Columbian Protective Association.....	Phelps B'k Bldg., Binghamton, N. Y.	F. L. Andrews.....	Frank MacKnight.....	Harry C. Perkins.....	Binghamton, N. Y.	
Com. Travelers' Mutual Accident Assoc..	70 Genesee st., Utica, N. Y.....	Henry D. Pixley.....	George S. Dana.....	Henry D. Pixley.....	418 Genesee st., Utica, N. Y.	
Cremieux Benevolent Society.....	600 West 165th st., New York City..	E. I. Lichtenberg.....	Chas. Rosenfeld.....	E. I. Lichtenberg.....	42 W. 120th st., New York city.	
De Witt Clinton Ready Relief Assoc....	920 Sterling place, Brooklyn, N. Y....	James Gelson.....	S. E. Kirkham.....	S. E. Kirkham.....	920 Sterling place, Brooklyn.	
Empire State Degree of Honor.....	Stockton, Chautauqua Co., N. Y.....	L. W. Pierce.....	F. W. Putnam.....	C. A. Picard.....	Jamestown, N. Y.	
Expressmen's Mutual Benefit Assoc.....	51 Broadway, New York city.....	E. A. Stedman.....	W. E. Scott.....	W. E. Scott.....	51 Broadway, New York city.	
Gold and Stock Life Insurance Assoc...	195 Broadway, New York city.....	Gardner Irving.....	Harry W. Dealy, Act.	Gardner Irving.....	195 Broadway, New York city.	
Golden Eagle Association.....	1810 Broadway, Brooklyn, N. Y.....	David E. Terry.....	W. O. Dietrich.....	James C. Foley.....	206 Broadway, New York city.	
Insurance Clerks' Mut. Benefit Assoc....	62 William st., New York city.....	A. M. Thorburn.....	C. J. Holman.....	Harold Herrick.....	25 Liberty st., New York city.	
Jewelers' Safety Fund Society.....	15 Maiden Lane, New York city.....	William T. Gough.....	Ira Goddard.....	.....	.....
Masonic Life Association.....	43 Niagara st., Buffalo, N. Y.....	N. O. Tiffany.....	Geo. H. Chase.....	N. O. Tiffany.....	43 Niagara st., Buffalo, N. Y.	
Mutual Benefit Assoc. of Suffolk County	Riverhead, Suffolk County, N. Y....	C. M. Blydenburgh...	John Bagshaw.....	J. M. Belford.....	Riverhead, N. Y.	
Mutual Benefit Association of Fifth	.....	.....	.....	.....	.....
St. Baptist Church of Troy, N. Y.	Fifth St. Baptist Ch., Troy, N. Y.....	Walter J. Granger.....	Milton P. Brown.....	E. W. Douglas.....	403 Frear Bldg., Troy, N. Y.	
National Accident Society.....	320 Broadway, New York city.....	Edwin Langdon.....	A. A. Wallace.....	E. L. McBurney.....	302 Broadway, New York city.	
New York Casualty Company.....	298 Main st., Buffalo, N. Y.....	S. P. White.....	H. V. Hucker.....	W. C. Barker.....	298 Main st., Buffalo, N. Y.	
New York Physicians' Mut. Aid Ass'n..	17 West 43d st., New York city.....	Wm. F. Mittendorf...	A. E. Davis.....	J. B. Squier.....	49 East 49th st., N. Y. city.	
New York Safety Reserve Fund.....	625 Kirk Bldg., Syracuse, N. Y.....	R. B. Smith.....	E. A. Kelley.....	Ernest R. Deming.....	208 Gridley Bldg., Syracuse, N. Y.	
Postal Employees' Mutual Aid Assoc...	Federal Bldg., New York city.....	John J. McCrum.....	Bernhardt Bloch.....	Edward J. Dunphy.....	3 Broad st., New York city.	
St. Lawrence Life Association.....	100 William st., New York city.....	John J. Barnsdall.....	E. E. Mearns.....	Chas. H. Lovett.....	Mt. Vernon, N. Y.	
Seventh Regt. Vet. and Act. League.....	149 Broadway, New York city.....	Robert S. Ferguson...	W. F. Brown.....	Chas. E. Lydecker.....	2 Rector st., New York city.	
Stafford Benefit Association.....	Stafford, Genesee county, N. Y.....	J. A. North.....	E. M. Pamphilon...	Safford E. North.....	Batavia, N. Y.	
Swedish Mut. Aid Soc., Scandia in N. Y.	132 Nassau st., New York city.....	E. F. Johnson.....	Elias Johnson.....	Frank Carlson.....	132 Nassau st., New York city.	
Telegraph and Telephone Life Ins. Assoc.	195 Broadway, New York city.....	Wm. N. Baker.....	M. J. O'Leary.....	Geo. H. Fearons.....	195 Broadway, New York city.	
Workingman's Co-operative Assoc. of	.....	.....	.....	.....	.....
the United Ins. League of New York...	63 Park Row, New York city.....	Fred. Marquard.....	H. B. Salisbury.....	H. B. Salisbury.....	63 Park Row, New York city.	

TABLE No. XI — (Continued)

ASSOCIATIONS OR SOCIETIES		Location	OFFICERS		ATTORNEY ON WHOM PROCESS MAY BE SERVED	
			President	Secretary	Name	Residence
FRATERNAL BENEFICIARY SOCIETIES, ORDERS OR ASSOCIATIONS						
Aid Association for Lutherans.....	Appleton, Wis.....	G. D. Ziegler.....	Albert Voecks.....	Supt. of Insurance.....	Albany, N. Y.	
American Benefit Association of the State of New York.....	White Plains, N. Y.....	Chas. Ehret.....	F. E. Parker.....	J. P. Jervis.....	Copiapue, N. Y.	
American Knights of Protection.....	Lindenhurst, Suffolk county, N. Y.....	C. Young.....	Chas. Hirsch, Jr.....	Supt. of Insurance.....	Albany, N. Y.	
Artisans' Order Mutual Protection.....	Parkway Building, Phila., Pa.....	C. W. Higgins.....	Allen P. Cox.....	Sam'l Fleischman.....	32 Liberty st., New York city.	
Benai Berith, Ind. Order (Dist. No. 1)...	1790 Broadway, New York city.....	Herman Asher.....	B. M. Kaplan.....			
Benevolent Society of the U. S. for Propagation of Cremation.....	351 Columbus ave., New York city.....	Fred Loechel.....	George Vermaeten.....	Maerkle & Maerkle.....	233 Broadway, N. Y. city.	
Ben Hur Supreme Tribe.....	Crawfordsville, Ind.....	R. H. Gerard.....	John C. Snyder.....	Supt. of Insurance.....	Albany, N. Y.	
Brith Abraham, Independent Order.....	37 East Seventh st., New York city.....	Leon Sanders.....	Max L. Hollander.....	Adolph Stern.....	261 Broadway, New York city.	
Brith Abraham (Order of), U. S. Grand Lodge.....	266 Grand st., New York city.....	Samuel Dorf.....	Geo. W. Leisersohn.....	H. M. Goldfogle.....	271 Broadway, New York city.	
Brith Sholom (Ind. Order), U. S. Grand Lodge.....	512 S. Fifth st., Philadelphia, Pa.....	L. S. Rubensohn.....	M. O. Levy.....	Supt. of Insurance.....	Albany, N. Y.	
Brotherhood of American Yeomen.....	Des Moines, Iowa.....	William Koch.....	William E. Davy.....	Supt. of Insurance.....	Albany, N. Y.	
Buffalo Police Mut. Aid and Ben. Assn.....	Police Headquarters, Buffalo, N. Y.....	Michael Regan.....	Timothy J. Canty.....	Henry J. Killean.....	429 Ellicott sq., Buffalo, N. Y.	
Catholic Benevolent Legion.....	186 Remsen st., Brooklyn, N. Y.....	R. B. Tippet.....	John E. Dunn.....	John E. Dunn.....	186 Remsen st., Brooklyn, N. Y.	
Catholic Knights of America.....	Mercantile Nat. Bk. Bldg., St. Louis, Mo.....	Felix Gaudin.....	Henry Siemer.....	Supt. of Insurance.....	Albany, N. Y.	
Catholic Mutual Benefit Association....	188 Main st., Hornell, N. Y.....	John J. Hynes.....	T. P. Hoban.....	John J. Hynes.....	Brisbane Bldg., Buffalo, N. Y.	
Catholic Relief and Beneficiary Assoc.....	120 Genesee st., Auburn, N. Y.....	M. G. Langan.....	Margaret H. Graney.....	Murphy and Keenan.....	Rochester, N. Y.	
Catholic Women's Benevolent Legion.....	153 East 44th st., New York city.....	Ellen L. Loughlin.....	Mrs. Sarah E. Skelly.....			
Der Bayerische Nat'l verband von Nord Amerika.....	258 Guilford st., Buffalo, N. Y.....	Louis Schick.....	V. Blenklein.....	Benno Loewy.....	206 Broadway, New York city.	
Foresters, Independent Order.....	Toronto, Canada.....	E. G. Stevenson.....	F. J. Darch.....	Supt. of Insurance.....	Albany, N. Y.	
Fraternal Benefit League.....	16 Elm st., New Haven, Conn.....	A. E. Ford.....	Frank P. Tyler.....	Supt. of Insurance.....	Albany, N. Y.	
Fraternal Mystic Circle.....	1913 Arch st., Philadelphia, Pa.....	F. H. Duckwitz.....	J. D. Myers.....	Supt. of Insurance.....	Albany, N. Y.	
Free Sons of Israel, Independent Order.....	21 West 124th st., New York city.....	M. Samuel Stern.....	Abraham Hafer.....	M. B. Blumenthal.....	35 Nassau st., New York city.	
Free Sons of Judah, Independent Order.....	78 Second ave., New York city.....	Samuel Goldstem.....	S. Fodor.....	S. Fodor.....	78 Second ave., New York city.	
French Canadian Artisans' Society.....	Montreal, Canada.....	L. J. Gauthier.....	H. Roy.....	Supt. of Insurance.....	Albany, N. Y.	
German Baptists' Life Ass'n.....	173 Timon st., Buffalo, N. Y.....	D. B. Stumpf.....	H. H. Lohans.....	A. W. Hickman.....	German Ins. Co. Bldg., Buffalo, N. Y.	

Golden Cross, United Order of.....	Knoxville, Tenn.....	J. P. Burlingame.....	W. R. Cooper.....	Supt. of Insurance.....	Albany, N. Y.
Improved Order Heptasophs.....	Cathedral and Preston sts., Balt., Md.	M. G. Cohen.....	Frank E. Pleitner.....	Supt. of Insurance.....	Albany, N. Y.
Independent Western Star Order.....	1127 Blue Island ave., Chicago, Ill.	N. T. Brenner.....	I. Shapiro.....	Supt. of Insurance.....	Albany, N. Y.
Jewish Natl. Workers' Alliance of A.....	89 De Lancey st., New York city.....	Jos. Feldman.....	M. L. Brown.....	M. M. Dawson.....	141 Broadway, New York city.
Junior Order Benefit Ass'n.....	1180 Fulton st., Brooklyn, N. Y.....	Wm. J. Smith.....	Lewis F. Page.....	E. J. Pandrey.....	307 Washington st., Brooklyn, N. Y.
<hr/>					
Knights of Columbus.....	956 Chapel st., New Haven, Conn.....	James A. Flaherty.....	Wm. J. McGinley.....	Supt. of Insurance.....	Albany, N. Y.
Knights of Honor.....	706 N. Kingshighway, St. Louis, Mo.....	Edwin C. Wood.....	Frank B. Slier.....	Supt. of Insurance.....	Albany, N. Y.
Knights and Ladies of Honor.....	429 N. Penn. st., Indianapolis, Ind.....	Geo. D. Tait.....	W. W. Connel.....	Supt. of Insurance.....	Albany, N. Y.
Knights of Pythias, Supreme Lodge.....	Pythian Bldg., Indianapolis, Ind.....	U. B. Hunt.....	W. O. Powers.....	Supt. of Insurance.....	Albany, N. Y.
Ladies' Catholic Benevolent Association.....	443 West 11th st., Erie, Pa.....	Kate Mahoney.....	Joanna A. Royer.....	Supt. of Insurance.....	Albany, N. Y.
<hr/>					
Ladies of the Maccabees of the World.....	Port Huron, Mich.....	Bina M. West.....	Frances D. Partridge.....	Supt. of Insurance.....	Albany, N. Y.
Ladies of the Modern Maccabees.....	Port Huron, Mich.....	Frances E. Burns.....	Emma E. Bower.....	Supt. of Insurance.....	Albany, N. Y.
Loyal Association.....	76 Montgomery st., Jersey City, N. J.....	Geo. N. James.....	Frank S. Petter.....	Supt. of Insurance.....	Albany, N. Y.
L'Union St. Jean Baptiste d'Amerique.....	231 Main st., Woonsocket, R. I.....	Henri T. Ledoux.....	Elie Vézina.....	Supt. of Insurance.....	Albany, N. Y.
The Maccabees, Great Camp for N. Y.....	1271 Main st., Buffalo, N. Y.....	J. B. McDannell.....	.....	J. B. McDannell.....	1271 Main st., Buffalo, N. Y.
<hr/>					
The Maccabees.....	1021 Woodward ave., Detroit, Mich.....	D. P. Markey.....	L. E. Sisler.....	Supt. of Insurance.....	Albany, N. Y.
Modern Woodmen of America.....	Rock Island, Ill.....	A. R. Talbot.....	Jas. McNamara.....	Supt. of Insurance.....	Albany, N. Y.
Mutual Indemnity and Protective Union.....	129 Church st., New Haven, Conn.....	J. B. Cunningham.....	W. S. Moyle.....	Supt. of Insurance.....	Albany, N. Y.
National Fraternal Society of the Deaf.....	64 W. Randolph st., Chicago, Ill.....	H. C. Anderson.....	F. P. Gibson.....	Supt. of Insurance.....	Albany, N. Y.
National Protective Legion.....	Waverly, N. Y.....	Geo. A. Scott.....	H. C. Lockwood.....	Supt. of Insurance.....	Albany, N. Y.
<hr/>					
National Slovak Society of U. S. of A.....	524 Fourth ave., Pittsburgh, Pa.....	Albert Mamatey.....	Joseph Durish.....	Supt. of Insurance.....	Albany, N. Y.
National Temperance Life.....	95 William st., New York city.....	R. B. McCully.....	John D. Knapp.....	.....	.....
National Union.....	437 Michigan st., Toledo, Ohio.....	F. E. Ferguson.....	Edwin A. Myers.....	Supt. of Insurance.....	Albany, N. Y.
Order of Columbian Knights.....	704 Masonic Temple, Chicago, Ill.....	C. W. Jordan.....	E. D. Peifer.....	Supt. of Insurance.....	Albany, N. Y.
Order of the Golden Seal.....	Roxbury, N. Y.....	Hill Montague.....	Arthur F. Bouton.....	L. B. Gleason.....	Delhi, N. Y.
<hr/>					
Order of the Iroquois.....	644 Ellicott square, Buffalo, N. Y.....	M. B. Farrington.....	Walter A. Rice.....	Wallace Thayer.....	71 Erie Co. Savings Bank Bldg., Buffalo, N. Y.
<hr/>					
Order Knights of Joseph.....	Cleveland, Ohio.....	Isidore Liederman.....	D. J. Zinner.....	Supt. of Insurance.....	Albany, N. Y.
Order of Prosperity.....	1153 Myrtle ave., Brooklyn, N. Y.....	G. Riess.....	J. P. Schmidt.....	A. Stoffregen.....	905 Flushing ave., Brooklyn, N. Y.
Order of Saturn.....	11 E. Utica st., Buffalo, N. Y.....	J. M. Dibble.....	M. B. Ely.....	W. F. Kasting.....	385 Ellicott st., Buffalo, N. Y.
Order Sons of Zion.....	44 E. 23d st., New York city.....	Joseph Barondess.....	J. Ish-Kishor.....	J. Ish-Kishor.....	44 E. 23d st., New York city.
<hr/>					
Order of Mutual Protection.....	159 N. State st., Chicago, Ill.....	Jacob Herrmann.....	G. Del Vecchio.....	Supt. of Insurance.....	Albany, N. Y.
Order of United Com. Travelers of Amer.....	638 N. Park st., Columbus, Ohio.....	.....	W. D. Murphy.....	Supt. of Insurance.....	Albany, N. Y.
Polish National Alliance.....	142 Grand st., Brooklyn, N. Y.....	Fr. Januszewski.....	Vincent G. Nowak.....	V. J. Kowalski.....	197 Havemeyer st., B'klyn, N. Y.
Polish Nat. Alliance of the U. S. of N. A.....	1406 W. Division st., Chicago, Ill.....	K. Zychlinski.....	J. S. Zawilinski.....	Supt. of Insurance.....	Albany, N. Y.
Protected Home Circle.....	300 State st., Sharon, Pa.....	A. C. McLean.....	W. S. Palmer.....	Supt. of Insurance.....	Albany, N. Y.
<hr/>					
Royal Arcanum.....	407 Shawmut ave., Boston, Mass.....	F. B. Wickersham.....	A. T. Turner.....	Supt. of Insurance.....	Albany, N. Y.
Royal Neighbors of America.....	Rock Island, Ill.....	Myra B. Enright.....	Hada M. Carlson.....	Supt. of Insurance.....	Albany, N. Y.
Serb Federation Sloga.....	443 W. 22d st., New York city.....	M. I. Pupin.....	P. H. Pavlovitch.....	J. S. Parker.....	34 Nassau st., New York city.
Sons of Benjamin, Independent Order.....	953 Third ave., New York city.....	Julius Gumpert.....	L. B. Franklin.....	M. Angelo Elias.....	55 Williams st., New York city.
Sons of Norway.....	N. Y. Life Bldg., Minneapolis, Minn.....	Michael Rosness.....	L. Stavnhelm.....	Supt. of Insurance.....	Albany, N. Y.

TABLE No. XI — (Concluded)

ASSOCIATIONS OR SOCIETIES	Location	OFFICERS		ATTORNEY ON WHOM PROCESS MAY BE SERVED	
		President	Secretary	Name	Residence
Travelers Protective Ass'n of America...	915 Olive st., St. Louis, Mo.....	U. J. Schoenecker, Jr....	T. S. Logan.....	Supt. of Insurance.....	Albany, N. Y.
True Friends, Independent Order.....	468 Irving ave., Brooklyn, N. Y.....	R. E. Janes.....	M. R. Clark.....	H. J. Goldsmith.....	41 Park Row, New York city.
United Workmen, Ancient Order.....	391 E. 149th st., N. Y. city.....	E. S. Merrill.....	F. A. Burnham.....	F. A. Burnham.....	391 E. 149th st. New York city.
Unity Insurance Society.....	Merchants Bk. Bldg., Syracuse, N. Y.	Wm. F. Rafferty.....	T. J. Nolan.....	.....	.....
Woodmen of the World, Sovereign Camp	14th and Farnam sts., Omaha, Neb..	W. A. Fraser.....	John T. Yates.....	Supt. of Insurance.....	Albany, N. Y.
Woodmen Circle, Supreme Forest.....	14th and Farnam sts., Omaha, Neb..	Emma B. Manchester..	Dora Alexander.....	Supt. of Insurance.....	Albany, N. Y.
Workmen's Circle.....	175 E. Broadway, New York city...	S. Jonas.....	F. F. Rosenblatt.....	Meyer London.....	302 Broadway, New York city.
Workmen's Benefit and Benevolent	42 Bible House, New York city.....	Ernst Haggmann.....	Jacob Korn.....	.....	.....
Ass'n of the United States.....	1 Third ave., New York city.....	Paul Flaschel.....	Wm. Meyer.....	Morris Hillquit.....	30 Church st., New York city.
Workmen's Sick and Death Benefit					
Fund of the United States of America					
LIVE STOCK CO-OPERATIVE ASSESSMENT ASSOCIATIONS					
Chautauqua Co-op. Live Stock Ins. Co.	Westfield, N. Y.....	Jas. H. Prendergast ...	E. N. Skinner.....	Jno. H. Brogan.....	Erie Co. Bank Bldg., Buffalo, N. Y.
United Retail Grocers Ass'n of Brooklyn	1368 Flatbush ave., Brooklyn, N. Y...	Peter Becker.....	Frederick Luppens.....	R. H. Kohler.....	51 Chambers st., New York city.
Mut. Ben. Horse Fund.....					

Co-operative Insurance Associations or Societies

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CO-
OPERATIVE INSURANCE ASSOCIATIONS OR SOCIETIES TRANS-
ACTING BUSINESS IN THE STATE OF NEW YORK, AS AUDITED
BY THE INSURANCE DEPARTMENT, SHOWING THEIR CONDI-
TION ON THE 31ST DAY OF DECEMBER, 1914

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION *

No. 253 BROADWAY, NEW YORK

[Commenced business December, 1889]

FRANK DELANO, President

STACEY WILSON, Secretary

Attorney for service of process in the State of New York, EDMUND L. MOONEY,

No. 15 Wall street, New York

(Figures appearing in this abstract are those of an examination of association made by this department as of December 31, 1914)

INCOME

First year's assessments or premiums.....	\$10,915 45	
Subsequent years' assessments or premiums...	157,758 29	
	<hr/>	
Net amount received from applicants and members.....		\$168,673 74
Interest on:		
Mortgage loans	\$4,864 96	
Certificate loans	581 73	
Deposits	839 67	
Other sources	7 72	
	<hr/>	
		6,294 08
Policy fees		44 50
		<hr/>
Total Income.....		\$175,012 32
Ledger Assets December 31, 1913.....		151,241 07
		<hr/>
Total		\$326,253 39

DISBURSEMENTS

Death claims	\$117,437 12	
Permanent disability claims.....	75 00	
Sick and accident claims.....	1,416 50	
Advances to members.....	1,219 70	
Premiums returned	23,091 90	
	<hr/>	
Total payments to members.....		\$143,240 22
Commissions and fees to agents' account, first year's assessments or premiums.....		8,038 98
Commissions and fees to agents' account, subsequent year's assessments or premiums.....		2,071 46
Salaries of managers or agents.....		5,859 68
Salaries and other compensation of officers and trustees.....		12,555 00
Salaries of office employees.....		4,518 50
Medical examiners' fees and salaries.....		1,141 00
Traveling and other expenses of managers and agents.....		1,251 35
Collection and remittance of fees, dues, assessments and premiums		4,602 94
Insurance department fees and licenses.....		369 35
Taxes		317 47
Rent		3,707 50
Advertising, printing and stationery.....		2,668 20
Postage, express, telegraph and telephone.....		1,649 31

* Taken over by this department for liquidation under section 63, insurance law, June 30, 1915.

Legal expense	\$3,129 96
Miscellaneous	616 20

Total Disbursements **\$195,737 12**

Balance..... **\$130,516 27**

LEDGER ASSETS

Mortgage loans	\$99,867 00
Deposited in trust companies and banks <i>on interest</i>	26,372 75
Deposited in trust companies and banks <i>not on interest</i>	4,276 52

Total **\$130,516 27**

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$3,248 12
Other assets	122 61

Total 3,370 73

Premiums or assessments actually collected by agencies not yet
turned over to association..... 1,491 94

Gross Assets..... **\$135,378 94**

DEDUCT ASSETS NOT ADMITTED

Notes and cash tickets included in cash balance unredeemed
at close of business January 31, 1915..... 634 85

Total Admitted Assets..... **\$134,744 09**

LIABILITIES

Policy or certificate claims:

Adjusted, not yet due.....	\$43,718 17
Resisted	13,250 00
Reported, not yet adjusted.....	25,433 75

Total **\$82,401 92**

Reserve or emergency fund under section 205, New York Insurance Law 13,876 19

Unpaid bills 768 85

Assessments paid in advance..... 17,780 28

Net reserve account completed payment policies..... 88,318 97

Total Liabilities..... **\$203,146 21**

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	5,929	\$4,804,805	3,441	\$1,819,975
Written in 1914.....	1,444	706,100	1,219	621,750
Totals	7,373	\$5,510,905	4,660	\$2,441,725
Deduct terminated, decreased or transferred in 1914....	1,578	978,303	1,096	586,637

EXHIBIT OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Total certificates in force				
December 31, 1914....	5,795	\$4,532,602	3,564	\$1,855,088
Terminated by death in 1914	220	172,284	94	107,492
Terminated by lapse in 1914	1,358	797,044	1,002	477,170
Decreased in 1914.....	.....	8,975	.....	1,975
Received in 1914 from members in New York.....				\$60,872 48

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	27	\$36,250	13	\$16,000
Incurred in 1914.....	220	172,284	93	94,142
Totals	247	\$208,534	106	\$110,142
Paid in 1914.....	135	117,437	78	69,063
Balance	112	\$91,097	28	\$41,079
Saved by compromising or scaling down in 1914.....	.....	8,939	.....	3,879
Claims unpaid December 31, 1914	112	\$82,158	28	\$37,200

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	2	\$75	2	\$75
Paid in 1914	2	\$75	2	\$75

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	8	\$87	8	\$87
Incurred in 1914.....	152	1,573	151	1,566
Totals	160	\$1,660	159	\$1,653
Paid in 1914.....	144	1,416	143	1,409
Claims unpaid December 31, 1914	16	\$244	16	\$244

COLUMBIAN PROTECTIVE ASSOCIATION

BINGHAMTON, N. Y.

[Commenced business February 12, 1883]

F. L. ANDREWS, President
 Attorney for service of process in the State of New York, HARRY C. PERKINS,
 Security Mutual Building, Binghamton, N. Y.

INCOME

First year's assessments or premiums.....	\$20,931 00	
Subsequent years' assessments or premiums...	39,872 17	
Net amount received from applicants and members.....		\$60,803 17
Interest on:		
Mortgage loans	\$849 43	
Bonds	1,193 30	
		2,042 73
Borrowed money		15,000 00
Deductions from dividends.....		2,825 68
Total Income.....		\$80,671 58
Ledger Assets December 31, 1913.....		56,839 23
Total		\$137,510 81

DISBURSEMENTS

Death claims	\$2,517 50	
Sick and accident claims.....	12,954 91	
Five year dividends.....	27,627 56	
Total payments to members.....		\$43,099 97
Commissions and fees to agents' account, first year's assessments or premiums		12,579 30
Commissions and fees to agents' account, subsequent year's assessments or premiums.....		8,298 70
Salaries of managers or agents.....		4,070 00
Salaries of officers and trustees.....		5,000 00
Salaries of office employees.....		4,502 45
Medical examiners' fees and salaries.....		1,100 00
Traveling and other expenses of officers, trustees and committees		937 05
Insurance department fees and licenses, \$37.03; other fees and licenses, \$158.67		195 70
Taxes		88 47
Rent		2,871 08
Advertising, printing and stationery.....		2,148 17
Postage, express, telegraph and telephone.....		1,226 49
Legal expense		575 22
Repairs and expenses on real estate.....		86 00
Borrowed money, \$5,173.74; interest thereon, \$462.18.....		5,635 92
Miscellaneous		548 84
Interest coupons returned unpaid.....		328 31
Inspecting disability claims.....		66 75
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		996 83
Total Disbursements.....		\$94,355 25
Balance		\$43,155 56

LEDGER ASSETS

Mortgage loans	\$12,200 00
Book value of bonds.....	25,718 76
Deposited in trust companies and banks <i>not on interest</i>	3,450 42
Cash in association's office.....	640 10
Agents' balances	1,146 28
Total	\$43,155 56

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$141 67
Bonds	1,316 87
Total	1,458 54
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	3,814 91
Loans to policyholders.....	27,253 27
Furniture, fixtures and supplies.....	6,802 04
Gross Assets.....	\$82,484 32

DEDUCT ASSETS NOT ADMITTED

Agents' balances	\$1,146 28
Cash in Binghamton Trust Company.....	2,867 37
Furniture, fixtures and supplies.....	6,802 04
Book value of bonds over market value.....	640 00
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	2,596 01
Loans to policyholders.....	27,253 27
Accrued interest on defaulted bonds.....	1,070 20
Total	42,375 17
Total Admitted Assets.....	\$40,109 15

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$338 90
Reported, not yet adjusted.....	880 00
Total	\$1,218 90
Reserve or emergency fund under section 205, New York Insurance Law	5,086 55
Salaries and miscellaneous accounts.....	2,936 38
Commissions to agents due or accrued.....	64 70
Borrowed money	9,826 26
Advance premiums or assessments.....	582 20
Dividends matured in 1914 unpaid.....	2,648 38
New York State examination claims.....	179 22
Total Liabilities.....	\$22,542 59

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	3,808	\$356,118	3,554	\$318,473
Written in 1914.....	6,739	1,115,890	5,935	957,990
Increased in 1914 (dividend 1915 only) .....	.....	13,770	.....	.....
Totals	10,547	\$1,485,778	9,489	\$1,276,463
Deduct terminated, decreased or transferred in 1914....	6,834	1,262,428	5,057	1,129,474
Total certificates in force December 31, 1914....	3,713	\$223,350	4,432	\$146,989
Terminated by death in 1914	33	2,142	27	1,830
Terminated by cancellation..	362	83,125	208	47,175
Terminated by lapse in 1914	6,177	1,082,978	4,587	994,836
Terminated by dividend in 1914	262	94,183	235	85,633

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	4	\$550	3	\$400
Incurred in 1914.....	34	3,884	30	3,272
Totals	38	\$4,434	33	\$3,672
Paid in 1914.....	16	2,517	15	2,367
Balance	22	\$1,917	18	\$1,305
Saved by compromising or scaling down in 1914.....	.....	5	.....	5
Rejected in 1914.....	20	1,700	17	1,200
Claims unpaid December 31, 1914	2	\$212	1	\$100

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	96	\$960	80	\$800
Incurred in 1914.....	1,487	14,771	1,213	12,293
Totals	1,583	\$15,731	1,293	\$13,093
Paid in 1914.....	874	12,955	758	10,987
Rejected in 1914.....	640	2,086	480	1,556
Claims unpaid December 31, 1914	69	690	55	550

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Arkansas Oklahoma & Western 1947 6s.....	\$1,950 00	\$2,000	\$1,560
Oklahoma City paving 1914 6s.....	1,000 00	1,000	1,000
Oklahoma City paving 1918 6s.....	3,000 00	3,000	2,940
Oklahoma City paving 1920 6s.....	2,000 00	2,000	1,960
Oklahoma City street improvement 1914 6s.....	6,769 00	6,769	6,769
Oklahoma City street improvement 1915 6s.....	1,500 00	1,500	1,500
Oklahoma City street improvement 1916 6s.....	1,500 00	1,500	1,485
Oklahoma City street improvement 1917 6s.....	1,500 00	1,500	1,485
Oklahoma City street improvement 1914 6s.....	2,000 00	2,000	2,000
Oklahoma City street improvement 1915 6s.....	2,000 00	2,000	2,000
Oklahoma City street improvement 1916 6s.....	2,000 00	2,000	1,980
Columbia Light Power & Railway 1939 5s.....	500 00	500	400
Totals.....	\$25,719 00	\$25,769	\$25,079

THE COMMERCIAL TRAVELERS' MUTUAL ACCIDENT ASSOCIATION OF AMERICA

UTICA, N. Y.

[Commenced business March 20, 1883]

HENRY D. PIXLEY, President

GEORGE S. DANA, Secretary

Attorney for service of process in the State of New York, HENRY D. PIXLEY,
No. 418 Genesee street, Utica, N. Y.

INCOME

Membership fees	\$16,864 00	
Assessments or premiums.....	618,512 00	
Annual dues	82,215 00	
Reinstatements	2,713 00	
Total	\$720,304 00	
Deduct payments returned to applicants and members	1,075 00	
Net amount received from applicants and members.....		\$719,229 00
Interest on:		
Bonds	\$22,441 31	
Deposits	3,020 07	
		25,461 38
Rents		896 10
Excess checks		58 97
Interest from bank for bonds loaned to secure postal savings account		30 20
Total Income.....		\$745,675 65
Ledger Assets December 31, 1913.....		746,976 22
Total		\$1,492,651 87

DISBURSEMENTS

Death claims	\$162,123 68	
Accident claims	427,536 62	
Other payments to members.....	8,750 00	
Total payments to members.....		\$598,410 30
Salaries of managers or agents.....		4,198 00
Salaries of officers and trustees.....		13,880 00
Salaries and all other compensation of office employees.....		24,766 08
Medical examiners' fees and salaries.....		25,993 75
Traveling and other expenses of officers, trustees, agents and committees		5,667 80
Fees and licenses		990 00
Taxes		1,735 49
Advertising, printing and stationery.....		22,423 61
Postage, express, telegraph and telephone.....		21,388 99
Legal expense		6,550 31
Repairs and expenses on real estate.....		1,607 18
Miscellaneous		3,684 28
Federal income tax (clerks).....		1,224 60

Hooper, Holmes Company, adjusting claims.....	\$1,608 58
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	4,778 72
Total Disbursements.....	\$738,907 69
Balance	\$753,744 18

LEDGER ASSETS	
Book value of real estate.....	\$98,843 44
Book value of bonds.....	578,356 25
Deposited in trust companies and banks <i>on interest</i>	57,281 13
Deposited in trust companies and banks <i>not on interest</i>	19,207 36
Cash in association's office.....	56 00
Total	\$753,744 18

NON-LEDGER ASSETS	
Interest accrued on bonds.....	8,368 34
Market value of bonds over book value.....	4,613 75
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	79,444 00
Advance assessments	17,347 38
Gross Assets.....	\$863,517 65

DEDUCT ASSETS NOT ADMITTED	
Book value of real estate over market value.....	7,843 44
Total Admitted Assets.....	\$855,674 21

LIABILITIES	
Policy or certificate claims:	
Resisted	\$70,000 00
Reported, not yet adjusted.....	97,196 38
Total	\$167,196 38
Reserve or emergency fund under section 205, New York Insurance Law	353,360 00
Advance premiums or assessments.....	17,347 38
Total Liabilities.....	\$537,903 76

	EXHIBIT OF CERTIFICATES		Business in New York	
	Total Business of the Year		During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	85,128	\$.....	38,099	\$.....
Written in 1914.....	8,442	.....	3,122	.....
Revived in 1914.....	747	.....	212	.....
Totals	94,317	\$.....	41,433	\$.....
Deduct terminated, decreased or transferred in 1914.....	5,977	.....	2,620	.....
Total certificates in force December 31, 1914.....	88,340	\$.....	38,813	\$.....
Terminated by death in 1914.....	647	.....	290	.....
Terminated by lapse in 1914.....	4,245	.....	2,001	.....
Terminated by cancelled and resigned in 1914.....	1,085	.....	329	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	14	\$75,000	8	\$45,000
Incurred in 1914	59	303,007	30	153,007
Totals	73	\$378,007	38	\$198,007
Paid in 1914.....	38	162,124	18	85,907
Balance	35	\$215,883	20	\$112,100
Saved by compromising or scaling down in 1914.....	.....	35,883	.....	17,100
Rejected and dropped in 1914.	16	80,000	9	50,000
Claims unpaid December 31, 1914	19	100,000	11	55,000

EXHIBIT OF ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	555	\$73,476	209	\$38,949
Incurred in 1914	6,408	436,626	2,563	174,640
Totals	6,963	\$510,102	2,772	\$213,589
Paid in 1914	6,162	436,286	2,464	174,514
Rejected in 1914.....	106	\$6,620	68	\$3,945
Claims unpaid December 31, 1914	695	67,196	240	35,130

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Massachusetts State expense 1940 3½s.....	\$25,000 00	\$25,000	\$23,000
Albany N Y water ref 1919 4s.....	10,000 00	10,000	9,900
Baltimore Md new sewer 1961 4s.....	14,606 25	15,000	14,790
Baltimore Md water 1958 4s.....	9,100 00	10,000	9,800
Boston Mass 1920 4s.....	10,000 00	10,000	9,900
Buffalo N Y grade crossing 1926 4s.....	20,000 00	20,000	19,800
Chicago Ill gen corp 1925 4s.....	10,000 00	10,000	9,900
Cincinnati O water 1953 4½s.....	10,000 00	10,000	10,600
Cleveland O water 1931 4½s.....	9,700 00	10,000	10,500
Dayton O water 1919 4s.....	16,000 00	16,000	16,160
Des Moines Ia city hall 1922 4s.....	9,975 00	10,000	9,800
Elmira N Y school 1933-34 4½s.....	10,000 00	10,000	10,500
Geneva N Y water 1926 4s.....	10,000 00	10,000	9,800
Jersey City N J ref 1928 4½s.....	10,000 00	10,000	10,300
Jersey City N J school 1963 4½s.....	10,000 00	10,000	10,500
Milwaukee Wis sewer 1930 4½s.....	20,000 00	20,000	20,800
Minneapolis Minn 1937 4s.....	10,000 00	10,000	9,800
Mt Vernon N Y sewer 1948 4½s.....	10,000 00	10,000	10,600
Nashville Ten school 1940 4½s.....	15,000 00	15,000	15,000
Newark N J sewer 1961 4s.....	15,000 00	15,000	14,700
New York city corp stock park 1960 4¼s.....	20,000 00	20,000	20,200
New York city corp stock park 1928 3½s.....	30,000 00	30,000	28,200
New York city cons stock 1918 3½s.....	15,000 00	15,000	14,700
New York city water 1959 4s.....	20,000 00	20,000	20,000
Paterson N J school 1934 4s.....	14,775 00	15,000	14,700
Philadelphia Pa school 1932 3½s.....	20,000 00	20,000	19,000
Pittsburgh Pa water 1925 4s.....	4,000 00	4,000	3,920
Pittsburgh Pa improvement 1915 4s.....	6,000 00	6,000	6,000
Poughkeepsie N Y ref 1920 4½s.....	15,000 00	15,000	15,600
Providence R I highway 1930 3s.....	9,200 00	10,000	8,900
Rochester N Y school 1944 4½s.....	10,000 00	10,000	10,700

	Book value	Par value	Market value
St Paul Minn library 1943 4½s.....	\$15,000 00	\$15,000	\$15,900
San Antonio Tex pav 1944 5s.....	10,000 00	10,000	10,800
Syracuse N Y park 1927 4½s.....	10,000 00	10,000	10,400
Syracuse N Y school 1926 4½s.....	10,000 00	10,000	10,300
Trenton N J park 1927 4s.....	10,000 00	10,000	9,900
Utica N Y public improvement 1929-30 4½s.....	10,000 00	10,000	10,400
Utica N Y tax release 1915-24 4½s.....	20,000 00	20,000	20,400
Watertown N Y public improvement 1942 4¼s.....	15,000 00	15,000	15,300
White Plains current ind 1938 5s.....	10,000 00	10,000	11,000
Yonkers N Y school 1926 4s.....	13,000 00	13,000	12,870
Youngstown O water 1938 5s.....	10,000 00	10,000	10,900
Utica N Y library 1915 4s.....	5,000 00	5,000	5,000
Utica N Y library 1916 4s.....	4,000 00	4,000	4,000
Utica N Y library 1917-28 4s.....	12,000 00	12,000	11,880
Utica N Y library 1929-31 4s.....	6,000 00	6,000	5,940
Totals.....	\$578,356 25	\$581,000	\$582,970

CREMIEUX BENEVOLENT SOCIETY

No. 600 W. 165th STREET, NEW YORK

[Commenced business November, 1849]

E. I. LICHTENBERG, President

CHARLES ROSENFELD, Secretary

Attorneys for service of process in the State of New York, E. I. LICHTENBERG,
42 W. 120th street, New York city, and CHAS. ROSENFELD, 600 W. 165th
street, New York city.

INCOME

Membership fees	\$2,684 50	
First year's assessments or premiums.....	15 35	
Net amount received from applicants and members.....		\$2,699 85
Interest on:		
Mortgage loans	\$900 00	
Deposits	721 61	
		1,621 61
Sale of cemetery lots.....		908 50
Anniversary		188 25
Total Income.....		\$5,418 21
Ledger Assets December 31, 1913.....		39,433 06
Total		\$44,851 27

DISBURSEMENTS

Death claims	\$2,500 00	
Sick and accident claims.....	475 00	
Total payments to members.....		\$2,975 00
Salaries of officers and trustees.....		336 00
Medical examiners' fees and salaries.....		4 00
Rent		50 00
Advertising, printing and stationery, postage, express, tele- graph and telephone.....		123 98
Funeral and cemetery expense.....		617 90
Total Disbursements.....		\$4,106 88
Balance		\$40,744 39

LEDGER ASSETS

Mortgage loans	\$28,000 00
Deposited in trust companies and banks <i>on interest</i>	12,567 88
Cash in association's office.....	176 51
Total	\$40,744 39

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	\$630 00	
Other assets	240 00	
Total		870 00

Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued.....	\$36 00
Beth El and Mt. Nebah cemetery.....	5,830 00
Cypress Hill cemetery.....	3,500 00
Due from members for lots.....	113 00
Gross Assets.....	\$51,093 39

DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	\$36 00
Beth El and Mt. Nebah cemetery.....	5,830 00
Cypress Hill cemetery.....	3,500 00
Due from members for lots.....	113 00
Total	9,479 00
Total Admitted Assets.....	\$41,614 39

LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$1,000 00
Reserve or emergency fund under section 205, New York Insurance Law	600 00
Salaries and miscellaneous accounts.....	84 00
Advance premiums or assessments.....	18 40
Anniversary fund	1,269 46
Total Liabilities.....	\$2,971 86

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	159	\$74,900
Written in 1914.....	2	400
Increased in 1914.....	.....	2,300
Totals	161	\$77,600
Deduct terminated, decreased or transferred in 1914..	11	5,300
Total certificates in force December 31, 1914....	150	\$72,300
Terminated by death in 1914.....	7	3,500
Terminated by lapse in 1914.....	4	1,800
Decreased in 1914.....	.....	5,300

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1914.....	7	\$3,500
Paid in 1914.....	5	2,500
Claims unpaid December 31, 1914.....	2	1,000

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Incurred in 1914.....	18	\$475
Paid in 1914.....	18	475

DE WITT CLINTON READY RELIEF ASSOCIATION

No. 920 STERLING PLACE, BROOKLYN

[Commenced business January 7, 1885]

JAMES GELSON, President

S. E. KIRKHAM, Secretary

Attorney for service of process in the State of New York, S. E. KIRKHAM,
No. 920 Sterling place, Brooklyn, N. Y.

INCOME

Membership fees	\$305 25	
First year's assessments or premiums.....	3,238 59	
Subsequent year's assessments or premiums...	358 98	
Other payments by applicants and members...	20 60	
		<hr/>
Net amount received from applicants and members.....	\$3,923 42	
Interest on deposits.....	17 98	
Borrowed money	200 00	
		<hr/>
Total Income.....	\$4,141 40	
Ledger Assets December 31, 1913.....	710 15	
		<hr/>
Total	\$4,851 55	

DISBURSEMENTS

Death claims	\$4,000 00	
Salary of secretary.....	150 00	
Collection	5 10	
Rent, expense of meeting.....	24 45	
Advertising, printing and stationery.....	59 75	
Postage, express, telegraph and telephone.....	102 73	
Officer's bond	5 00	
Borrowed money repaid.....	200 00	
		<hr/>
Total Disbursements.....	\$4,547 03	
		<hr/>
Balance	\$304 52	

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$304 52
---	----------

NON-LEDGER ASSETS

Assessments running	104 62
	<hr/>
Gross Assets.....	\$409 14

DEDUCT ASSETS NOT ADMITTED

Assessments running	104 62
	<hr/>
Total Admitted Assets.....	\$304 52

LIABILITIES

Reserve or emergency fund under section 205, New York insurance law	\$539 76
---	----------

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	300	\$150,000
Written in 1914.....	10	5,000
	<hr/>	<hr/>
Totals	310	\$155,000
Deduct terminated, decreased or transferred in 1914..	13	6,500
	<hr/>	<hr/>
Total certificates in force December 31, 1914....	297	\$148,500
Terminated by death in 1914.....	8	4,000
Terminated by lapse in 1914.....	4	2,000
Terminated by resignation in 1914.....	1	500
	<hr/>	<hr/>
Received in 1914 from members in New York:		
Mortuary		\$3,597 57
Expense		361 25
		<hr/>
Total		\$3,958 82
		<hr/>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1914.....	8	\$4,000
Paid in 1914.....	8	4,000
	<hr/>	<hr/>

EMPIRE STATE DEGREE OF HONOR

STOCKTON, N. Y.

[Commenced business May, 1886]

L. W. PIERCE, President

F. W. PUTNAM, Secretary

Attorney for service of process in the State of New York, C. A. PICKARD,
Jamestown, N. Y.

INCOME

Membership fees	\$74 50	
Assessments or premiums	162,407 77	
Semi-annual dues	5,284 60	
Total	\$167,766 87	
Deduct payments returned to applicants and members	240 27	
Net amount received from applicants and members.....		\$167,526 60
Interest on:		
Mortgage loans	\$12,856 31	
Bonds	1,237 50	
Deposits	2,170 63	
		16,264 44
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		731 25
Total Income		\$184,522 29
Ledger Assets December 31, 1913.....		306,555 11
Total		\$491,077 40
DISBURSEMENTS		
Death claims		\$115,946 78
Commissions and fees to agents account first year's assessments or premiums		1,612 37
Salaries of managers or agents.....		20,146 66
Salaries and other compensation of officers and trustees.....		9,085 39
Salaries of office employees		1,420 52
Medical examiners' fees and salaries		4,434 50
Traveling and other expenses of officers, trustees and committees		1,291 74
Collection and remittance of fees, dues, assessments and premiums		7,766 38
Insurance department fees and licenses, \$27; other fees and licenses, \$131		158 00
Taxes		170 30
Advertising, printing and stationery.....		1,310 14
Postage, express, telegraph and telephone.....		576 07
Legal expense		2,618 26
Furniture and fixtures		608 00
Miscellaneous		995 13
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		5 26
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		582 36
Total Disbursements.....		\$168,727 86
Balance		\$322,349 54

LEDGER ASSETS

Mortgage loans	\$235,175 00
Book value of bonds	30,500 00
Deposited in trust companies and banks <i>on interest</i>	56,674 54
Total	\$322,349 54

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$5,861 56
Bonds	712 45
Total	6,574 01
Mortuary assessments due and unpaid on last call made with- in sixty days on insurance in force and for which notices have been issued	13,000 00
Gross Assets	\$341,923 55

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	485 00
Total Admitted Assets	\$341,438 55

LIABILITIES

Policy or certificate claims:	
Resisted	\$13,750 00
Reported, not yet adjusted	13,500 00
Total	\$27,250 00
Reserve or emergency fund under section 205, New York in- surance law	15,000 00
Salaries and miscellaneous accounts	2,492 51
Total Liabilities	\$44,742 51

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December				
31, 1913	10,451	\$8,842,500	8,044	\$6,820,000
Written in 1914.....	1,493	957,500	903	544,000
Totals	11,944	\$9,800,000	8,947	\$7,364,000
Deduct terminated, decreased or transferred in 1914....	2,924	1,997,000	2,073	1,666,750
Total certificates in force December 31, 1914....	9,020	\$7,803,000	6,874	\$5,697,250
Terminated by death in 1914.	142	125,000	105	93,500
Terminated by lapse in 1914.	2,782	1,872,000	1,968	1,573,250
Received in 1914 from members in New York:				
Mortuary				\$126,242 70
Expense				4,070 25
Total				\$130,312 95

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	21	\$19,500	18	\$17,000
Incurred in 1914.....	142	125,000	105	93,500
Totals	163	\$144,500	123	\$110,500
Paid in 1914.....	126	115,947	91	86,304
Balance	37	\$28,553	32	\$24,196
Saved by compromising or scaling down in 1914.....	.....	1,303	.....	946
Claims unpaid December 31, 1914	37	27,250	32	23,250

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Chicago Rock Island & Pacific R R 1934 4s.....	\$5,000 00	\$5,000	\$3,600
City of Jamestown N Y school building 1923 5s.....	7,500 00	7,500	7,875
City of Jamestown N Y school building 1926 5s.....	3,000 00	3,000	3,180
Town of Rotterdam and Niskayuna N Y school 1916 5s....	1,000 00	1,000	1,010
Town of Rotterdam and Niskayuna N Y school 1917 5s....	1,000 00	1,000	1,010
Town of Rotterdam and Niskayuna N Y school 1918 5s....	1,000 00	1,000	1,020
Town of Rotterdam and Niskayuna N Y school 1919 5s....	1,000 00	1,000	1,030
Town of Rotterdam and Niskayuna N Y school 1920 5s....	1,000 00	1,000	1,030
Town of Rotterdam and Niskayuna N Y school 1921 5s....	1,000 00	1,000	1,040
Town of Rotterdam and Niskayuna N Y school 1922 5s....	1,000 00	1,000	1,040
Town of Rotterdam and Niskayuna N Y school 1923 5s....	1,000 00	1,000	1,040
Town of Ellington N Y school 1915-28 5s.....	7,000 00	7,000	7,140
Totals.....	\$30,500 00	\$30,500	\$30,015

EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION

No. 51 BROADWAY, NEW YORK

[Commenced business January 12, 1869]

E. A. STEDMAN, President

W. E. SCOTT, Secretary

Attorney for service of process in the State of New York, W. E. SCOTT,
No. 51 Broadway, New York

INCOME

First year's assessments or premiums.....	\$6,294 20	
Subsequent years' assessments or premiums..	96,921 66	
Premium notes	2,942 17	
Interest on policy loans.....	2,056 91	
		<hr/>
Net amount received from applicants and members.....		\$108,214 94
Interest on:		
Bonds and stocks	\$23,148 40	
Other sources	227 80	
		<hr/>
		23,376 20
Rents		1,638 37
Badges sold		50 97
Gross profit on sale or maturity of ledger assets, viz:		
Bonds		225 00
		<hr/>
Total Income.....		\$133,505 48
Ledger Assets December 31, 1913.....		646,598 15
		<hr/>
Total		\$780,103 63

DISBURSEMENTS

Death claims	\$52,223 00	
Permanent disability claims.....	1,119 45	
Surrender values, cash	14,710 13	
Surrender values, liens	17,669 79	
		<hr/>
Total payments to members		\$85,722 37
Commissions and fees to agents account first year's assessments or premiums		281 50
Salaries and other compensation of officers and trustees.....		1,800 00
Salaries of office employees		300 00
Medical examiners' fees and salaries		768 00
Collection and remittance of fees, dues, assessments and premiums		1,111 06
Insurance department fees and licenses.....		10 00
Advertising, printing and stationery.....		339 34
Postage, express, telegraph and telephone.....		177 36
Legal expense		100 00
Miscellaneous		149 23
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		65 37
		<hr/>
Total Disbursements		\$90,824 23
		<hr/>
Balance		\$689,279 40

LEDGER ASSETS

Book value of bonds, \$519,703.07; stocks, \$68,389.75.....	\$588,092 82
Deposited in trust companies and banks <i>on interest</i>	4,531 06
Loans and liens on policies within legal reserve.....	96,655 52
Total	\$689,279 40

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	7,587 70
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued.....	3,315 22
Badges	19 13
Gross Assets	\$700,201 45

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value.....	60,029 45
Total Admitted Assets	\$640,172 00

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$3,617 00
Reserve or emergency fund under section 205, New York Insurance Law	536,282 00
Salaries and miscellaneous accounts.....	211 02
Commissions to agents due or accrued.....	194 00
Total Liabilities	\$540,304 02

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	3,991	\$4,220,917	998	\$985,940
Written in 1914.....	260	241,500	73	57,500
Totals	4,251	\$4,462,417	1,071	\$1,043,440
Deduct terminated, decreased or transferred in 1914.....	315	345,674	100	88,723
Total certificates in force December 31, 1914...	3,936	\$4,116,743	971	\$954,717
Terminated by death in 1914.	39	47,340	13	10,723
Terminated by lapse in 1914.	158	160,500	63	51,000
Terminated by cash surrender and total disability in 1914	118	133,564	24	25,000
Decreased in 1914.....	.....	4,270	.....	2,000
Received in 1914 from members in New York:				
Mortuary				\$21,853 13
Expense				1,150 17
Total				\$23,003 30

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	6	\$8,500	1	\$2,000
Incurred in 1914.....	39	47,340	13	10,723
Totals	45	\$55,840	14	\$12,723
Paid in 1914.....	41	52,223	14	12,723
Claims unpaid December 31, 1914	4	\$3,617	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	2	\$4,000	1	\$2,000
Paid in 1914.....	2	1,119	1	666
Balance .....	.....	\$2,881	.....	\$1,334
Saved by compromising or scaling down in 1914.....	.....	2,881	.....	1,334

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
Adams Express Co coll trust dist 1947 4s.....	\$9,000 00	\$10,000	\$7,500
Adams Express Co coll trust 1948 4s	10,168 75	10,000	7,700
Atch Top & S Fe Ry trans cont sh line 1958 4s.....	9,437 50	10,000	9,100
Atchison Topeka and Santa Fe ref gen mtg 1995 4s.....	5,031 25	5,000	4,800
Atchison Topeka and Santa Fe Ry gen mtg 1995 4s.....	5,022 50	5,000	4,800
Atch Top & S Fe Ry Cal Ariz lines 1st ref 1962 4½s.....	5,100 00	5,000	4,900
Baltimore and Ohio R R So West div 1st mtg 1925 3½s....	4,537 50	5,000	4,550
Boston and Maine R R ref deb 1929 4½s.....	10,475 00	10,000	7,700
Carthage and Adirondack Ry 1st mtg 1981 4s.....	5,087 50	5,000	4,450
Central New England Ry 1st mtg 1961 4s.....	4,712 50	5,000	3,850
Central Pacific Ry 1st ref mtg 1949 4s.....	4,775 00	5,000	4,700
Central Pacific Ry 1st ref mtg 1949 4s.....	4,675 00	5,000	4,700
Chesapeake and Ohio Ry 1st cons mtg 1939 5s.....	11,487 50	10,000	10,700
Central Railroad of New Jersey gen mtg 1987 5s.....	5,700 00	5,000	5,850
Chicago and Alton R R ref 1949 3s.....	3,718 75	5,000	3,000
Chicago and Alton R R ref 1949 3s.....	3,700 00	5,000	3,000
Chgo Burlington and Quincy R R gen mtg 1958 4s.....	4,856 25	5,000	4,700
Chgo Burlington and Quincy R R gen mtg 1958 4s.....	5,018 75	5,000	4,700
Chgo and Eastern Ill R R ref and imp 1955 4s.....	4,787 50	5,000	1,250
Chgo Indiana and Southern R R 1956 4s.....	4,800 00	5,000	4,200
Chgo Milwaukee and St. Paul Ry gen ser A 1989 4s.....	10,025 00	10,000	9,600
Chgo Milwaukee and St Paul Ry deb 1934 4s.....	4,537 50	5,000	4,600
Chgo Mil & St P Ry Chic & Pac West div 1st mtg 1921 5s.	7,253 75	7,000	7,280
Chgo Rock Island and Pacific Ry gen mtg 1988 4s.....	4,993 75	5,000	4,450
Chgo St Paul Minneapolis and Omaha Ry deb 1930 5s.....	5,125 00	5,000	5,100
Chgo and Western Indiana R R cons 1952 4s.....	9,306 25	10,000	8,400
Chgo and Northwestern Ry ext 1926 4s.....	4,900 00	5,000	4,800
Chgo St Louis and New Orleans R R Memphis div 1st mtg 1951 4s	4,962 50	5,000	4,450
Cincinnati Lebanon and Northern Ry 1st cons mtg 1942 4s..	4,675 00	5,000	4,650
City of Council Bluffs Ia water works 1923 4½s.....	5,133 63	5,000	5,100
City of Kansas City Wyandotte Co Kas electric light 1941 4½s	5,250 00	5,000	5,100
City of New York corp stock water 1959 4s.....	10,037 50	10,000	10,000
City of New York corp stock 1960 4½s.....	5,068 75	5,000	5,050
City of New York corp stock 1962 4½s.....	5,051 56	5,000	5,150
Cleveland Cincin Chic and St Louis Ry gen mtg 1993 4s....	5,161 25	5,000	3,850
Cleveland Cincin Chic and St Louis Ry gen mtg 1993 4s....	5,056 25	5,000	3,850
Columbus Connecting and Terminal R R 1st mtg 1922 5s....	5,431 25	5,000	5,200
Erie R R prior lien 1st cons mtg 1996 4s.....	5,081 25	5,000	4,200
Fargo and Southern Ry 1st mtg 1924 6s.....	5,875 00	5,000	5,700
Galveston Houston and Henderson R R 1st mtg 1953 5s.....	4,912 50	5,000	4,600

Stocks:	Book value	Par value	Market value
Illinois Central R R and St Louis Div and Term 1st mtg 1951 3½s	\$8,975 00	\$10,000	\$8,200
Kansas City Terminal Ry 1st mtg 1960 4s.....	9,825 00	10,000	9,400
Lake Shore and Michigan So Ry deb 1928 4s.....	5,000 00	5,000	4,700
Lake Shore and Michigan So Ry deb 1931 4s.....	4,662 50	5,000	4,700
Long Island R R ref mtg 1949 4s.....	4,881 25	5,000	4,550
Michigan Central R R Joliet & No Ind 1st mtg 1957 4s.....	9,800 00	10,000	8,500
Missouri Kansas & Eastern Ry 1st mtg 1942 5s.....	5,168 75	5,000	5,050
Missouri Kansas & Texas Ry 1st mtg 1990 4s.....	5,056 25	5,000	4,350
N Y Cent & Hudson R R R Lake Shore coll tr 1998 3½s....	9,025 00	10,000	7,800
N Y Cent & Hudson R R R Lake Shore coll tr 1998 3½s....	4,325 00	5,000	3,900
N Y Cent & Hudson R R R 1st reldg mtg 1997 3½s.....	4,381 25	5,000	4,150
New York City corp stk 1964 4¼s.....	9,725 00	10,000	10,300
New York City revenue 1917 6s.....	2,500 00	2,500	2,600
New York City revenue 1917 6s.....	7,683 13	7,500	7,800
New York Ontario & Western Ry ref mtg 1992 4s.....	9,737 50	10,000	8,300
New York Westchester & Boston 1st mtg ser 1 1946 4½s....	4,934 38	5,000	3,500
Ohio River R R 1st mtg 1936 5s.....	5,875 00	5,000	5,300
Oregon R R & Navigation Co cons mtg 1946 4s.....	9,706 25	10,000	9,300
Penn R R (Pennsylvania Co) 1931 4s.....	5,025 00	5,000	4,750
Province of Ontario 1919 5s.....	10,000 00	10,000	10,000
St Paul Mpls & Man Ry cons mtg 1933 4½s.....	5,100 00	5,000	5,200
St Paul Mpls & Man Ry Montana Ext 1st mtg 1937 4s.....	5,000 00	5,000	4,800
Southern Ry 1st cons mtg 1994 5s.....	6,006 25	5,000	5,250
Southern Ry Memphis Div 1st mtg 1996 5s.....	5,862 50	5,000	5,250
Southern Pacific R R 1st mtg 1955 4s.....	4,731 25	5,000	4,600
Southern Pacific R R 1st ref mtg 1955 4s.....	4,518 75	5,000	4,600
Terminal R R Assn of St Louis 1st mtg 1939 4½s.....	10,012 50	10,000	10,000
Toronto Hamilton & Buffalo Ry Co 1st mtg 1946 4s.....	4,950 00	5,000	4,300
Town of Greenburgh Westchester Co N Y road imp 1938 4¼s.	6,120 84	6,000	5,880
Union Pac R R 1st lien & rfdg mtg 2008 4s.....	4,768 75	5,000	4,750
Vandalia R R cons mtg ser A 1955 4s.....	5,018 75	5,000	4,650
West Shore R R 1st mtg 2361 4s.....	15,731 25	15,000	13,950
Yonkers N Y Asst 1922 4½s.....	5,097 50	5,000	5,100
Portland Terminal Co 1st mtg 1961 4s.....	9,175 00	10,000	8,700
Canada Southern Ry Cons 1962 5s.....	5,300 00	5,000	5,300
Detroit & Toledo Shore Line R R 1st mtg 1953 4s.....	4,425 00	5,000	4,200
New York Central Lines equipment 1922 4½s.....	4,910 37	5,000	4,950
Louisville & Nashville R R Co Atl Knox & Cin div 1955 4s..	4,550 00	5,000	4,500
Virginia Ry Co 1st mtg ser A 1962 5s.....	4,931 25	5,000	4,900
Louisville & Nashville R R Co unified 1940 4s.....	4,762 50	5,000	4,800
Detroit & Toledo Shore Line R R 1st mtg 1953 4s.....	4,375 00	5,000	4,200
Houston Tex sanitary sewer 1951 4¾s.....	4,956 40	5,000	5,000
Toronto Can gen cons loan deb (El Power dist plant) 1948 4s.	8,565 26	9,733	8,662
Michigan Central R R deb 1929 4s.....	4,618 75	5,000	4,200
Stocks:			
150 American Express Co.....	24,257 25	15,000	14,550
337 Wells Fargo & Co Express.....	44,132 50	33,700	31,341
Totals	\$588,092 82	\$576,433	\$528,063

GOLD AND STOCK LIFE INSURANCE ASSOCIATION

No. 195 BROADWAY, NEW YORK

[Commenced business January, 1878]

GARDNER IRVING, President

HARRY W. DEALY, Secretary

Attorney for service of process in the State of New York, GARDNER IRVING,
No. 195 Broadway, New York

INCOME

Membership fees	\$174 00	
Monthly dues	8,217 75	
		<hr/>
Net amount received from applicants and members.....		\$8,391 75
Interest on:		
Bonds	\$780 00	
Deposits	92 40	
Other sources	16 50	
		<hr/>
		888 90
		<hr/>
Total Income.....		\$9,280 65
Ledger Assets December 31, 1913.....		18,002 29
		<hr/>
Total		\$27,282 94

DISBURSEMENTS

Death claims	\$10,850 00	
Other payments to members.....	11 90	
		<hr/>
Total payments to members.....		\$10,861 90
Commissions and fees to agents' account first year's assessments or premiums.....		104 00
Salaries of office employees.....		80 00
Advertising, printing and stationery.....		258 85
Postage, express, telegraph and telephone.....		121 13
Miscellaneous		6 50
		<hr/>
Total Disbursements.....		\$11,432 38
		<hr/>
Balance		\$15,850 56

LEDGER ASSETS

Book value of bonds.....	\$15,062 08	
Deposited with Western Union Telegraph Company, N. Y., on interest	788 34	
Cash in association's office.....	14	
		<hr/>
Total		\$15,850 56

NON-LEDGER ASSETS

Interest accrued on bonds.....	215 42	
Monthly dues due and unpaid.....	502 60	
		<hr/>
Gross Assets		\$16,568 58

DEDUCT ASSETS NOT ADMITTED	
Book value of bonds over market value.....	\$412 08
Total Admitted Assets.....	\$16,156 50

LIABILITIES	
Policy or certificate claims:	
Adjusted, not yet due.....	\$9,350 00
Reported, not yet adjusted.....	500 00
Total	\$9,850 00
Reserve or emergency fund under section 205, New York Insurance Law	934 30
Advance dues	207 75
Total Liabilities	\$10,992 05

EXHIBIT OF CERTIFICATES		
	Number	Amount
Certificates in force December 31, 1913.....	1,158	\$621,700
Written in 1914.....	188	94,000
Totals	1,346	\$715,700
Deduct terminated, decreased or transferred in 1914	50	26,800
Total certificates in force December 31, 1914....	1,296	\$688,900
Terminated by death in 1914.....	28	15,500
Terminated by lapse in 1914.....	22	11,300

EXHIBIT OF DEATH CLAIMS		
	Number	Amount
Claims unpaid December 31, 1913.....	15	\$5,200
Incurred in 1914.....	28	15,500
Totals	43	\$20,700
Paid in 1914.....	16	10,850
Claims unpaid December 31, 1914.....	27	\$9,850

SCHEDULE OF BONDS OWNED			
	Book value	Par value	Market value
Colo & Southern Ry 1st mtg 1929 4s.....	\$838 75	\$1,000	\$900
Kansas City & Pacific Ry 1st mtg 1999 4s.....	1,632 50	2,000	1,569
Southern Pac Ry Co 1st genl mtg 1949 4s.....	1,842 50	2,000	1,880
Seaboard Air Line 1st mtg 1950 4s.....	2,441 25	3,000	2,550
Wisconsin Central Ry 1st genl mtg 1949 4s.....	1,840 00	2,000	1,760
Northwestern Telgh Co 1st mtg 1934 4½s.....	500 00	500	450
Seattle Litg Co rfg mtg 1949 5s.....	2,984 58	3,000	2,760
Western Union Tel Co fdg & re mtg 1950 4½s.....	2,000 00	2,000	1,840
Western Union Tel Co coll tr mtg 1938 5s.....	982 50	1,000	950
Totals	\$15,062 08	\$16,500	\$14,650

GOLDEN EAGLE ASSOCIATION

No. 1810 BROADWAY, BROOKLYN, N. Y.

[Commenced business January 28, 1884]

DAVID E. TERRY, President W. O. DIETRICH, Secretary
Attorney for service of process in the State of New York, JAMES C. FOLEY,
No. 206 Broadway, New York

INCOME

First year's assessments or premiums.....	\$11,904 10	
Subsequent years' assessments or premiums..	45,161 72	
Total	\$57,065 82	
Deduct payments returned to applicants and members.	28 50	
Net amount received from applicants and members.....		\$57,037 32
Interest on deposits		4,353 58
Canceled sick benefit checks.....		100 50
Court costs returned		5 00
Total Income.....		\$61,496 40
Ledger Assets December 31, 1913.....		120,516 88
Total		\$182,013 28

DISBURSEMENTS

Death claims	\$12,501 50	
Sick and accident claims.....	10,913 75	
Total payments to members.....		\$23,415 25
Commissions and fees to agents' account first year's assessments or premiums.....		4,873 90
Commissions and fees to agents' account subsequent year's assessments or premiums		8,276 04
Salaries and other compensation of officers and trustees.....		8,400 00
Salaries of office employees.....		1,537 00
Traveling and other expenses of officers, trustees and committees		63 80
Federal income tax.....		129 36
Rent.		340 00
Advertising, printing and stationery.....		566 03
Postage, express, telegraph and telephone.....		399 29
Legal expense		60 00
Miscellaneous.		224 47
Total Disbursements.....		\$48,285 14
Balance		\$133,728 14

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$132,730 60
Cash in association's office.....	997 54
Total	\$133,728 14

NON-LEDGER ASSETS

Interest due and accrued.....	\$1,208 29
Premiums or assessments actually collected by agencies not yet turned over to association.....	1,474 97
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	919 96
Gross Assets.....	\$137,331 36

DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over corre- sponding liability for unpaid claims.....	495 96
Total Admitted Assets.....	\$136,835 40

LIABILITIES

Policy or certificate claims:	
Resisted.	\$96 00
Reported, not yet adjusted.....	328 00
Total	\$424 00
Reserve or emergency fund under section 205, New York In- surance law	5,457 75
Commissions to agents due or accrued.....	309 16
Advance premiums or assessments.....	191 97
Total Liabilities.....	\$6,382 88

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	5,500	\$778,463
Written in 1914.....	1,536	226,205
Totals	7,036	\$1,004,668
Deduct terminated, decreased or transferred in 1914.	1,331	194,205
Total certificates in force December 31, 1914....	5,705	\$810,463
Terminated by death in 1914.....	107	12,252
Terminated by lapse in 1914.....	1,224	181,953
Received in 1914 from members in New York:		
Claim fund		\$33,212 60
Expense		23,853 22
Total		\$57,065 82

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	4	\$526
Incurred in 1914.....	107	12,252
Totals	111	\$12,778
Paid in 1914.....	107	12,057
Balance	4	\$721
Saved by compromising or scaling down in 1914....		221
Rejected in 1914.....	1	200
Claims unpaid December 31, 1914.....	3	300

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	14	\$50
Incurred in 1914.....	1,403	12,050
	<hr/>	<hr/>
Totals	1,417	\$12,100
Paid in 1914.....	1,089	10,914
	<hr/>	<hr/>
Rejected in 1914.....	294	\$1,062
Claims unpaid December 31, 1914.....	34	124
	<hr/> <hr/>	<hr/> <hr/>

THE INSURANCE CLERK'S MUTUAL BENEFIT ASSO- CIATION OF THE CITY OF NEW YORK

No. 62 WILLIAM STREET, NEW YORK

[Commenced business May, 1872]

A. M. THORBURN, President

CHAS. J. HOLMAN, Secretary

Attorney for service of process in the State of New York, HAROLD HERRICK,
No. 25 Liberty street, New York

INCOME

Membership fees	\$2,760 00	
First year's assessments or premiums	2,574 91	
Subsequent years' assessments or premiums ..	26,776 13	
Annual dues	6,249 00	
Benefit certificates	21 00	
Total	\$38,381 04	
Deduct payments returned to applicants and members	15 03	
Net amount received from applicants and members.....		\$38,366 01
Interest on:		
Mortgage loans	\$1,200 98	
Bonds and stocks	537 83	
Deposits	202 72	
		1,941 53
Advertising in annual report.....		1,420 50
Total Income		\$41,728 04
Ledger Assets December 31, 1913		51,681 60
Total		\$93,409 64

DISBURSEMENTS

Death claims	\$27,200 00	
Allowance to members	56 20	
Total payments to members		\$27,256 20
Commissions and fees to agents' account first year's assessments or premiums		2,318 00
Salaries of managers or agents		3,850 00
Medical examiners' fees and salaries		1,320 50
Traveling and other expenses of officers, trustees, agents and committees		427 80
Rent		300 00
Advertising, printing and stationery		302 40
Postage, express, telegraph and telephone		771 52
Furniture and fixtures		10 49
Miscellaneous		134 79
Printing and distributing annual report		550 55
Total Disbursements		\$37,242 25
Balance		\$56,167 39

LEDGER ASSETS

Mortgage loans	\$25,000 00
Book value of bonds, \$8,200; stocks, \$7,000	15,200 00
Deposited in trust companies and banks <i>on interest</i>	15,967 39
Total	\$56,167 39

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	\$172 30	
Bonds	58 33	
Total		230 63
Market value of bonds and stocks over book value.....		100 00
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued		1,097 65
Gross Assets		\$57,595 67

DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over cor- responding liability for unpaid claims	97 65
Total Admitted Assets	\$57,498 02

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$1,000 00
Reserve or emergency fund under section 205, New York In- surance Law	2,534 57
Salaries and miscellaneous accounts	136 31
Advance premiums or assessments	719 68
Total Liabilities	\$4,390 56

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	1,695	\$1,695,000	1,640	\$1,640,000
Written in 1914.....	574	574,000	574	574,000
Received by transfer in 1914. ....	.....	.....	55	55,000
Totals	2,269	\$2,269,000	2,269	\$2,269,000
Deduct terminated, decreased or transferred in 1914.....	167	167,000	167	167,000
Total certificates in force December 31, 1914....	2,102	\$2,102,000	2,102	\$2,102,000
Terminated by death in 1914.	25	25,000	25	25,000
Terminated by lapse in 1914.	142	142,000	142	142,000
Received in 1914 from members in New York:				
Mortuary				\$29,351 04
Expense				9,030 00
Total				\$38,381 04

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31,				
1913	4	\$4,000	4	\$4,000
Incurred in 1914.....	25	25,000	25	25,000
Totals	29	\$29,000	29	\$29,000
Paid in 1914.....	28	28,000	28	28,000
Claims unpaid December 31,				
1914	1	\$1,000	1	\$1,000

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
Bonds:			
Chicago & Northwestern R R gen mtg 1987 3½s.....	\$8,200	\$10,000	\$8,300
Stocks:			
Provident Loan Society of New York cert of contrib 6%....	7,000	7,000	7,000
Totals.....	\$15,200	\$17,000	\$15,300

THE JEWELERS' SAFETY FUND SOCIETY

No. 15 MAIDEN LANE, NEW YORK

[Commenced business July 24, 1884]

WILLIAM T. GOUGH, President

IRA GODDARD, Secretary

INCOME

Current years' deposits from members.....	\$284,483 08	
Additional deposits from members to restore policies under which settlements for loss were made and deducted from amounts of loss paid	274 81	
Total	\$284,757 89	
Deduct rebates on cancelled policies.....	4,245 58	
Net amount received from applicants and members.....		\$280,512 31
Interest on:		
Bonds	\$19,550 00	
Deposits	1,868 69	
		21,418 69
<i>Gross increase, by adjustment, in book value of ledger assets, viz.:</i>		
Bonds		208 76
Total Income		\$302,139 76
Ledger Assets December 31, 1913		560,526 84
Total		\$862,666 60

DISBURSEMENTS

Loss less \$516.37 salvage	\$56,089 10	
Surplus deposits returned to members.....	280,125 75	
Total payments to members		\$336,214 85
Salaries and other compensation of officers and trustees.....		19,182 68
Salaries and other compensation of committees.....		1,370 00
Auditor		20 00
Traveling and other expenses of officers, trustees and committees		40 00
Taxes including \$238.87 federal income tax.....		245 68
Advertising, printing and stationery.....		1,068 32
Postage, express, telegraph and telephone.....		349 97
Legal expense		300 00
Furniture and fixtures		30 00
Safe deposit box rent.....		50 00
<i>Gross decrease, by adjustment, in book value of ledger assets, viz.:</i>		
Bonds		95 34
Total Disbursements		\$358,966 84
Balance		\$503,699 76

LEDGER ASSETS

Book value of bonds.....	\$459,852 83
Deposited in trust companies and banks <i>on interest</i>	43,746 93
Cash in society's office	100 00
Total	\$503,699 76

NON-LEDGER ASSETS

Interest accrued on bonds.....	6,258 33
Furniture, fixtures and supplies.....	524 42
Gross Assets	\$510,482 51

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$23,502 83
Furniture, fixtures and supplies	524 42
Total	24,027 25
Total Admitted Assets	\$486,455 26

LIABILITIES

Policy or certificate claims:	
Claims reported, not yet adjusted.....	\$14,125 74
Unearned deposits	50,587 12
Deposits returnable to members after payment of such losses and expense as may be chargeable thereto.....	421,742 40
Total Liabilities	\$486,455 26

EXHIBIT OF CERTIFICATES

	Number	Amount
Policies in force December 31, 1913.....	2,514	\$26,001,500
Written in 1914.....	2,607	25,940,500
Totals	5,121	\$51,942,000
Deduct expired or canceled in 1914.....	2,672	27,391,000
Total policies in force December 31, 1914	2,449	\$24,551,000

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	70	\$10,779
Incurred in 1914	249	552,720
Totals	319	\$563,499
Paid in 1914	118	56,606
Balance	201	\$506,893
Saved by claims withdrawn in 1914.....	142	492,196
	59	\$14,697
Rejected in 1914	6	571
Claims unpaid December 31, 1914	53	\$14,126

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City corp stk 1957 4½s.....	\$20,601 34	\$20,000	\$21,400
New York City corp stk 1960 4¼s.....	20,779 77	20,000	20,600
Atchison Topeka & Santa Fe Ry gen mtg 1995 4s.....	20,193 50	20,000	19,200
Baltimore & Ohio R R 1st mtg 1948 4s.....	19,562 80	20,000	18,600
Canada Southern Ry cons ser A 1962 5s.....	21,273 77	20,000	21,200
Central of Georgia Ry cons 1945 5s.....	21,561 33	20,000	21,000
Chesapeake & Ohio Ry gen mtg 1992 4½s.....	9,851 51	10,000	9,400
Chesapeake & Ohio Ry (R & A div) 1st cons mtg 1939 4s..	5,246 92	5,000	4,450
Chicago Burlington & Quincy R R (Ill div) 1st mtg 1949 4s..	20,000 00	20,000	19,000
Chicago Mil & St P Ry gen mtg ser A 1989 4s.....	19,801 84	20,000	19,200
Chicago & Northwestern Ry exten 1886 1926 4s.....	9,754 62	10,000	9,600
Chicago & Northwestern Ry gn mtg' 1987 4s.....	19,477 42	20,000	19,000
Chicago Rock Island & Pacific Ry gen mtg 1988 4s.....	10,000 00	10,000	8,900
Colorado & Southern Ry 1st mtg 1929 4s.....	9,168 66	10,000	9,000
Fort Worth & Rio Grande Ry 1st mtg 1928 4s.....	9,353 69	10,000	5,500
Ill Central R R rfdg mtg 1955 4s.....	9,114 76	10,000	9,200
Kans City Fort Scott & Memphis Ry rfdg mtg 1936 4s....	9,403 63	10,000	7,300
Lake Erie & Western R R 1st mtg 1937 5s.....	10,722 78	10,000	10,200
Louisville & Naskville R R unified 50-yr 1940 4s.....	18,864 59	20,000	19,200
Mahoning Coal R R 1st mtg 1934 5s.....	5,170 71	5,000	5,400
Michigan Central R R Co 1st mtg 1931 5s.....	10,543 22	10,000	10,600
Minneapolis & St Louis R R 1st rfdg mtg 1949 4s.....	9,817 05	10,000	4,000
Mo Kans & Tex Ry 1st mtg 1990 4s.....	8,048 25	10,000	8,700
Nash Chattanooga & St L Ry 1st cons mtg 1928 5s.....	10,038 51	10,000	10,800
New York Chicago & St L R R 1st mtg 1937 4s.....	9,708 79	10,000	9,500
Norfolk & Western Ry 1st cons mtg 1996 4s.....	19,622 28	20,000	19,200
Northern Pac Ry prior lien ry and land grant 1997 4s.....	10,193 80	10,000	9,500
Oregon R R & Navigation Co cons mtg 1946 4s.....	19,137 43	20,000	18,600
Reading Co & Phila C & I Jt gen mtg 1997 4s.....	19,856 76	20,000	19,000
Rio Grande Western Ry 1st tr mtg 1939 4s.....	8,434 07	10,000	8,000
St Louis & Southwestern Ry 1st mtg 1989 4s.....	9,678 56	10,000	8,400
Union Pac R R 1st mtg r & land grant 1947 4s.....	10,314 51	10,000	9,700
West Shore R R 1st mtg 2361 4s.....	20,000 00	20,000	18,600
Wisconsin Central Ry 1st gen mtg 1949 4s.....	4,555 96	5,000	4,400
Totals.....	\$459,852 83	\$465,000	\$436,350

MASONIC LIFE ASSOCIATION

No. 43 NIAGARA STREET, BUFFALO, N. Y.

[Commenced business December 14, 1872]

NELSON O. TIFFANY, President

GEORGE H. CHASE, Secretary

Attorney for service of process in the State of New York NELSON O. TIFFANY,
No. 43 Niagara street, Buffalo, N. Y.

INCOME

Assessments or premiums.....	\$536,142 11	
Medical examiners' fees.....	2,477 00	
Designation fees	153 00	
	<hr/>	
Total	\$538,772 11	
Deduct payments returned to applicants and members	1,406 09	
	<hr/>	
Net amount received from applicants and members.....		\$537,366 02
Interest on:		
Mortgage loans	\$4,737 12	
Bonds	8,247 01	
Deposits	2,587 60	
	<hr/>	
		15,571 73
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		108 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		46 18
		<hr/>
Total Income.....		\$553,091 93
Ledger Assets December 31, 1913.....		344,015 19
		<hr/>
Total		\$897,107 12

DISBURSEMENTS

Death claims	\$437,205 67
Permanent disability claims.....	13,500 00
	<hr/>
Total payments to members.....	\$450,705 67
Commissions and fees to agents' account first year's assessments or premiums.....	29,279 71
Salaries of managers or agents.....	11,700 00
Salaries of officers and trustees.....	2,750 00
Salaries and other compensation of committees.....	400 00
Salaries of office employees.....	10,123 07
Medical examiners' fees and salaries.....	3,794 50
Traveling and other expenses of officers, trustees, agents and committees	3,737 06
Collection and remittance of fees, dues, assessments and premiums	7,282 92
Insurance department fees and licenses.....	290 15
Taxes	1,028 44
Rent	2,240 00

Advertising, printing and stationery.....	\$2,651 59
Postage, express, telegraph and telephone.....	2,990 62
Legal expense	198 40
Furniture and fixtures.....	20 00
Miscellaneous	2,292 00
Mutual life underwriters.....	277 84
Philadelphia office expense.....	173 50
Actuarial services	410 21
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Bonds	628 34

Total Disbursements..... \$532,974 02

Balance \$364,133 10

LEDGER ASSETS

Mortgage loans	\$86,500 00
Book value of bonds.....	192,885 07
Deposited in trust companies and banks <i>on interest</i>	82,983 84
Cash in association's office.....	1,764 19
Total	<u>\$364,133 10</u>

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,388 40
Bonds	1,796 13
Total	<u>3,184 53</u>
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	258 69
Furniture and fixtures.....	1,439 77
Gross Assets	<u>\$369,016 09</u>

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$6,425 07
Furniture and fixtures.....	1,439 77
Total	<u>7,864 84</u>
Total Admitted Assets.....	<u><u>\$361,151 25</u></u>

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due.....	\$107,800
Reported, not yet adjusted.....	30,000
Total	<u>\$137,800 00</u>
Reserve or emergency fund under section 205, New York In- surance Law	44,561 33
Advance premiums or assessments.....	10,956 55
Total Liabilities.....	<u><u>\$193,317 88</u></u>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	13,416	\$24,475,500	7,536	\$13,248,500
Written in 1914.....	1,486	2,537,500	815	1,265,500
Revived in 1914.....	2	4,000	1	2,000
Increased in 1914.....	.....	17,500	.....	12,500
Totals	14,904	\$27,034,500	8,352	\$14,528,500
Deduct terminated, decreased or transferred in 1914....	1,336	2,528,000	642	1,146,500
Total certificates in force December 31, 1914....	13,568	\$24,506,500	7,710	\$13,382,000
Terminated by death in 1914	219	486,500	130	271,500
Terminated by lapse in 1914	1,106	1,968,500	507	828,500
Terminated by not taken in 1914	11	18,000	5	6,000
Decreased in 1914.....	.....	55,000	.....	40,500
Received in 1914 from members in New York.....				\$323,244 92

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	59	\$112,500	34	\$66,000
Incurred in 1914.....	208	463,160	125	261,500
Totals	267	\$575,660	159	\$327,500
Paid in 1914.....	208	437,206	126	249,200
Balance	59	\$138,454	33	\$78,300
Saved by compromising or scaling down in 1914....	.....	2,154	.....	.....
Rejected in 1914.....	1	1,000	.....	.....
Claims unpaid December 31, 1914	58	135,300	33	78,300

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	11	\$29,500	5	\$10,000
Paid in 1914.....	10	13,500	4	2,500
Balance	1	\$16,000	1	\$7,500
Saved by compromising or scaling down in 1914....	.....	13,500	.....	5,000
Claims unpaid December 31, 1914	1	\$2,500	1	\$2,500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Municipal Gas & Electric Co Rochester N Y 1942 4½s.....	\$4,875 00	\$5,000	\$4,550
Pere Marquette R R 1932 4½s.....	4,987 50	5,000	3,400
Chicago Rock Island & Pacific Ry 1934 4s.....	9,575 00	10,000	7,200
Pere Marquette R R 1932 4½s.....	5,000 00	5,000	3,400
Binghamton Ry 1923 5s.....	5,000 00	5,000	5,000
Buffalo Ry 1931 5s.....	10,450 00	10,000	10,300
Houston East & West Texas Ry 1933 5s.....	5,000 00	5,000	5,150
Buffalo Southwestern Ry 1918 5s.....	10,000 00	10,000	10,100
Buffalo Ry Co 1931 5s.....	5,125 00	5,000	5,150
Peoria Ry Terminal Co 1937 4s.....	5,160 00	6,000	4,680
Buffalo Susquehanna Iron Co 1932 5s.....	4,962 50	5,000	4,700
Buffalo Ry Co 1931 5s.....	10,300 00	10,000	10,300
Peoria Ry Terminal Co 1937 4s.....	9,680 00	11,000	8,580
Hudson & Manhattan eq 1918 5s.....	4,805 12	5,000	4,900
Hydraulic Power Co Niagara Falls N Y 1950 5s.....	20,000 00	20,000	20,400
Niagara Falls Power Co Niagara Falls N Y 1932 5s.....	5,000 00	5,000	5,100
Niagara Falls Power Co Niagara Falls N Y 1932 5s.....	1,000 00	1,000	1,020
Union Pac R R 2008 4s.....	4,775 00	5,000	4,750
Chicago Burlington & Quincy coll 1921 4s.....	4,787 50	5,000	4,850
Reading Co & Phila & Read Coal & Iron Co 1997 4s.....	4,837 50	5,000	4,750
Northern Pacific R R 1997 4s.....	4,912 50	5,000	4,750
The Edmonton (Alberta) School Dist No 7 1953 5s.....	4,675 00	5,000	4,700
Buffalo Railway Co 1931 5s.....	1,020 00	1,000	1,030
Buffalo Ry Co 1931 5s.....	15,300 00	15,000	15,450
Buffalo Railway Co 1931 5s.....	2,020 00	2,000	2,060
Ontario Power Co 1943 5s.....	2,857 50	3,000	2,880
Ontario Power Co 1943 5s.....	952 50	1,000	960
Houston East & West Texas Ry 1933 5s.....	1,025 00	1,000	1,030
Buffalo Railway Co 1931 5s.....	2,050 00	2,000	2,060
Buffalo & Niagara Falls Electric Ry 1935 5s.....	5,050 00	5,000	5,100
Buffalo Railway Co 1931 5s.....	3,075 00	3,000	3,090
Crosstown St Ry Co 1932 5s.....	1,020 00	1,000	1,020
Albany N Y 1916 4¼s.....	4,150 27	4,200	4,200
Chicago Burlington & Quincy coll jt 1921 4s.....	4,625 00	5,000	4,850
Rochester N Y watershed 1918 3½s.....	4,832 18	5,000	5,006
Totals.....	\$192,885 07	\$196,200	\$186,460

THE MUTUAL BENEFIT ASSOCIATION OF THE FIFTH STREET BAPTIST CHURCH OF TROY, N. Y.

TROY, N. Y.

[Commenced business January 1, 1887]

WALTER J. GRANGER, President

MILTON P. BROWN, Secretary

Attorney for service of process in the State of New York, EDWARD W.

DOUGLAS, 403 Frear Building, Troy, N. Y.

INCOME

Membership fees	\$0 75
First year's assessments or premiums.....	3 75
Subsequent years' assessments or premiums.....	162 75
Other payments by applicants and members.....	1 75
Total Income	\$169 00
Ledger Assets December 31, 1913	41 35
Total	\$210 35

DISBURSEMENTS

Death claims	\$132 25
Salaries of officers and trustees.....	25 00
Advertising, printing and stationery.....	7 50
Postage, express, telegraph and telephone.....	10 71
Total Disbursements	\$175 46
Balance	\$34 89

LEDGER ASSETS

Deposited in trust companies and banks <i>not on interest</i>	\$16 74
Cash in association's office.....	18 15
Total	\$34 89

NON-LEDGER ASSETS

Stationery, stamped envelopes and seal.....	9 50
Gross Assets	\$44 39

DEDUCT ASSETS NOT ADMITTED

Stationery, stamped envelopes and seal.....	9 50
Total Admitted Assets	\$34 89

LIABILITIES

Death claims reported, not yet adjusted.....	\$22 25
Reserve or emergency fund under section 205, New York Insurance Law	34 75
Total Liabilities	\$57 00

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	102	.....	97	.....
Written in 1914.....	3	.....	3	.....
Revived in 1914.....	1	.....	1	.....
Totals	106	.....	101	.....
Deduct terminated, decreased or transferred in 1914....	17	.....	18	.....
Total certificates in force December 31, 1914.....	89	.....	83	.....
Terminated by death in 1914.	5	.....	4	.....
Terminated by lapse in 1914.	1	.....	3	.....
Terminated by request in 1914	11	.....	9	.....
Removal from State.....	.....	.....	2	.....
Received in 1914 from members in New York:				
Mortuary				\$115 25
Expense				44 50
Total				\$159 75

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	1	\$26	1	\$26
Incurred in 1914.....	5	129	4	106
Totals	6	\$155	5	\$132
Paid in 1914.....	5	133	5	132
Claims unpaid December 31, 1914	1	\$22	.....	.....

THE MUTUAL BENEFIT ASSOCIATION OF SUFFOLK COUNTY, N. Y.

RIVERHEAD, N. Y.

[Commenced business July 6, 1876]

CHARLES M. BLYDENBURGH, President JOHN BAGSHAW, Secretary
Attorney for service of process in the State of New York, JOSEPH M. BELFORD,
Riverhead, N. Y.

INCOME

Membership fees	\$1,174 00	
First year's assessments or premiums.....	28,297 50	
Reinstatement.	68 70	
		<hr/>
Net amount received from applicants and members.....		\$29,540 20
Interest on:		
Mortgage loans	\$1,125 24	
Deposits.	237 16	
		<hr/>
		1,362 40
		<hr/>
Total Income		\$30,902 60
Ledger Assets December 31, 1913.....		26,609 09
		<hr/>
Total		\$57,511 69

DISBURSEMENTS

Death claims	\$27,000 00
Commissions and fees to agents' account first year's assessments or premiums.....	845 00
Salaries of managers or agents.....	2,695 00
Salaries of officers and trustees.....	920 00
Medical examiners' fees and salaries.....	3 00
Rent.	10 00
Advertising, printing and stationery.....	60 75
Postage, express, telegraph and telephone.....	117 00
Legal expense	10 00
Total Disbursements	\$31,660 75
Balance	\$25,850 94

LEDGER ASSETS

Mortgage loans	\$19,575 00
Deposited in trust companies and banks <i>on interest</i>	6,110 04
Deposited in trust companies and banks <i>not on interest</i>	103 20
Cash in association's office.....	62 70
<hr/>	
Total	\$25,850 94

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	342 12
	<hr/>
Total Assets.....	\$26,193 06

LIABILITIES

Policy or certificate claims:

Adjusted, not yet due.....	\$8,000 00
Reported, not yet adjusted.....	5,000 00

Total	\$13,000 00
-------------	-------------

Reserve or emergency fund under section 205, New York Insurance Law	4,920 30
---	----------

Total Liabilities.....	\$17,920 30
-------------------------------	--------------------

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	1,424	\$1,424,000
Written in 1914.....	131	131,000
Totals.	1,555	\$1,555,000
Deduct terminated, decreased or transferred in 1914	64	64,000
Total certificates in force December 31, 1914....	1,491	\$1,491,000
Terminated by death in 1914.....	29	29,000
Terminated by lapse in 1914.....	35	35,000

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	1	\$1,000
Incurred in 1914.....	39	39,000
Totals.	40	\$40,000
Paid in 1914.....	27	27,000
Claims unpaid December 31, 1914	13	\$13,000

NATIONAL ACCIDENT SOCIETY

No. 320 BROADWAY, NEW YORK

[Commenced business December 15, 1885]

EDWIN LANGDON, President

ALFRED A. WALLACE, Secretary

Attorney for service of process in the State of New York, ELGIN L. MCBURNEY
of MCBURNEY & MCBURNEY, No. 302 Broadway, New York

INCOME

Membership fees	\$5,136 00	
First year's assessments or premiums.....	42,694 49	
Total	\$47,830 49	
Deduct payments returned to applicants and members	1,154 60	
Net amount received from applicants and members.....		\$46,675 89
Interest on:		
Bonds and stocks	\$2,310 00	
Deposits	47 51	
		2,357 51
<i>Gross increase, by adjustment, in book value of ledger assets, viz.:</i>		
Bonds		8 22
Total Income		\$49,041 62
Ledger Assets December 31, 1913.....		57,810 39
Total		\$106,852 01

DISBURSEMENTS

Death claims	\$400 00	
Sick and accident claims.....	10,028 06	
Total payments to members.....		\$10,428 06
Commissions and fees to agents' account first year's assessments or premiums		17,677 25
Salaries of managers or agents.....		960 00
Salaries and other compensation of officers and trustees.....		6,280 00
Salaries of office employees.....		2,823 50
Medical examiners' fees and salaries.....		57 50
Traveling and other expenses of managers and agents.....		258 00
Insurance department fees and licenses.....		231 00
Taxes		210 74
Rent		1,920 00
Advertising, printing and stationery.....		2,834 58
Postage, express, telegraph and telephone.....		1,591 71
Legal expense		206 85
Miscellaneous		247 47
Adjusting claims expense.....		669 95
Agents' balances charged off.....		295 95
<i>Gross decrease, by adjustment, in book value of ledger assets, viz.:</i>		
Bonds		20 29
Total Disbursements		\$46,712 85
Balance		\$60,139 16

LEDGER ASSETS

Book value of bonds, \$42,260.58; stocks, \$6,350.....	\$48,610 58
Deposited in trust companies and banks <i>on interest</i>	2,328 15
Deposited in trust companies and banks <i>not on interest</i>	3,770 76
Cash in association's office.....	1,012 83
Agents' balances, net.....	1,231 29
Bills receivable	1,500 00
Furniture and fixtures.....	1,685 55
Total	\$60,139 16

NON-LEDGER ASSETS

Interest due and accrued:		
Bonds	\$750 00	
Other assets	29 47	
Total		779 47
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued		7,935 42
Supplies and printed matter		600 00
Gross Assets		\$69,454 05

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	\$1,239 05	
Bills receivable	1,500 00	
Market value of special deposits in excess of corresponding liability	930 00	
Book value of bonds and stocks over market value	3,460 58	
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	2,944 94	
Furniture, fixtures and supplies.....	2,285 55	
Total		12,360 12
Total Admitted Assets		\$57,093 93

LIABILITIES

Policy or certificate claims:		
Resisted	\$3,345 00	
Reported, not yet adjusted.....	1,795 48	
Total		\$5,140 48
Reserve or emergency fund under section 205, New York Insurance Law		8,000 00
Advance premiums or assessments.....		1,170 55
Total Liabilities		\$14,311 03

SPECIAL DEPOSIT SCHEDULE

Showing deposits or investments not held for the protection of all the policyholders of the company

State	Market value	Liability in such state
Missouri	\$930	\$.....

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	3,390	\$6,396,100	1,807	\$3,832,800
Written in 1914.....	4,227	5,136,000	1,910	2,758,800
Totals	7,617	\$11,532,100	3,717	\$6,591,600
Deduct terminated, decreased or transferred in 1914....	3,434	1,243,200	1,798	2,115,400
Total certificates in force December 31, 1914....	4,183	\$10,288,900	1,919	\$4,476,200
Terminated by lapse in 1914.	3,434	1,243,200	1,798	2,115,400
Received in 1914 from members in New York:				
Sick and accident				\$4,155 78
Expense				8,311 57
Total				\$12,467 35

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	5	\$3,050	2	\$1,600
Incurred in 1914.....	12	500	2	100
Totals	17	\$3,550	4	\$1,700
Paid in 1914.....	3	400	1	100
Balance	14	\$3,150	3	\$1,600
Rejected in 1914.....	5	.....	.....	.....
Claims unpaid December 31, 1914	9	3,150	3	1,600

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	76	\$1,913	17	\$375
Incurred in 1914.....	734	10,105	.....	.....
Totals	810	\$12,018	.....	.....
Paid in 1914.....	441	10,028	117	\$2,585
Rejected in 1914.....	277	.....	.....	.....
Claims unpaid December 31, 1914	92	\$1,990	36	\$792

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
Bonds:			
United States consol 1930 2s.....	\$1,010 49	\$1,000	\$970
Buff Roch & Pitts ser A 1919 4½s.....	2,010 32	2,000	2,000
Buff Roch & Pitts ser B 1920 4½s	8,077 04	8,000	8,000
Chi R I & Pac rfdg 1934 4s.....	4,894 76	5,000	3,600
Nassau Electric (B R T) 1951 4s.....	4,573 06	5,000	3,950
Norfolk & So R R 1st 1954 5s.....	20,561 11	20,000	19,600
West Shore 2361 4s.....	1,133 80	1,000	930
Stocks:			
100 Kansas City Southern Ry pfd.....	6,350 00	10,000	6,100
Totals.....	<u>\$48,610 53</u>	<u>\$52,000</u>	<u>\$45,150</u>

NEW YORK CASUALTY COMPANY

No. 298 MAIN STREET, BUFFALO, N. Y.

[Commenced business August 21, 1886]

SEYMOUR P. WHITE, President

HENRY V. HUCKER, Secretary

Attorney for service of process in the State of New York, WALTER C. BARKER,
No. 298 Main street, Buffalo, N. Y.

INCOME

Assessments or premiums.....	\$27,246 57
Deduct payments returned to applicants and members.....	137 02
Total Income.....	\$27,109 55
Ledger Assets December 31, 1913.....	1,766 66
Total	\$28,876 21

DISBURSEMENTS

Death claims	\$60 00
Sick and accident claims.....	10,568 17
Total payments to members.....	\$10,628 17
Commissions and fees to agents' account first year's assessments or premiums	6,733 64
Salaries of managers or agents.....	810 00
Salaries of officers and trustees.....	1,960 00
Salaries of office employees.....	2,185 50
Medical examiners' fees and salaries.....	243 50
Traveling and other expenses of officers, trustees, agents and committees	1,930 50
Rent	1,620 00
Advertising, printing and stationery.....	493 61
Postage, express, telegraph and telephone.....	666 06
Miscellaneous	284 46
Claim expense	161 10
Total Disbursements.....	\$27,716 54
Balance	\$1,159 67

LEDGER ASSETS

Deposited in trust companies and banks <i>not on interest</i>	\$562 14
Cash in association's office.....	271 76
Agents' balances, net.....	325 77
Total	\$1,159 67

NON-LEDGER ASSETS

Premiums or assessments actually collected by agencies <i>not yet turned over to association</i>	274 10
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	1,625 90
Gross Assets	\$3,059 67

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances.....	\$407 01	
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	402 48	
Total		\$809 49
Total Admitted Assets.....		\$2,250 18

LIABILITIES

Policy or certificate claims:		
Resisted	\$75 00	
Reported, not yet adjusted.....	1, 148 42	
Total		\$1, 223 42
Reserve or emergency fund under section 205, New York insurance law		650 00
Advance premiums or assessments.....		122 10
Total Liabilities		\$1,995 52

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	1, 939	\$764, 750
Written in 1914.....	1, 534	550, 450
Totals	3, 473	\$1, 315, 200
Deduct terminated, decreased or transferred in 1914..	1, 416	504, 300
Total certificates in force December 31, 1914....	2, 057	\$810, 900
Terminated by death in 1914.....	1	60
Terminated by lapse in 1914.....	1, 415	504, 240
Received in 1914 from members in New York.....		\$27, 109 55

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	1	\$300
Paid in 1914.....	1	60
Balance		\$240
Saved by compromising or scaling down in 1914.....		240

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	56	\$1, 586
Incurred in 1914.....	475	11, 716
Totals	531	\$13, 302
Paid in 1914.....	433	10, 568
Rejected in 1914.....	46	1, 586
Claims unpaid December 31, 1914.....	52	1, 148

THE NEW YORK PHYSICIANS' MUTUAL AID ASSOCIATION

No. 17 WEST FORTY-THIRD STREET, NEW YORK

[Commenced business June, 1868]

WILLIAM F. MITTENDORF, President A. EDWARD DAVIS, Secretary
Attorney for service of process in the State of New York, J. B. SQUIER,
No. 49 East Forty-ninth street, New York

INCOME

Membership fees	\$653 00	
Assessments or premiums.....	48,356 60	
New certificates issued.....	20 00	
		<hr/>
Net amount received from applicants and members.....		\$49,029 60
Interest on:		
Mortgage loans	\$2,340 00	
Deposits.	198 48	
		<hr/>
		2,538 48
Death benefit of Dr. C. McBurney donated to association.....		1,000 00
Gross increase, by adjustment, in book value of ledger assets, <i>viz.:</i>		
Real estate		2,000 00
		<hr/>
Total Income		\$54,568 08
Ledger Assets December 31, 1913.....		84,923 97
		<hr/>
Total		\$139,492 05

DISBURSEMENTS

Death claims	\$49,000 00	
Loans to members.....	350 00	
		<hr/>
Total payments to members.....		\$49,350 00
Salaries of officers and trustees.....		1,500 00
Medical examiners' fees and salaries.....		1,451 00
Collection and remittance of fees, dues, assessments and pre- miums.		372 45
Insurance department fees and licenses.....		99 44
Rent.		75 00
Advertising, printing and stationery.....		990 95
Postage, express, telegraph and telephone.....		944 05
Miscellaneous		154 58
		<hr/>
Total Disbursements.....		\$54,937 47
		<hr/>
Balance		\$84,554 58

LEDGER ASSETS

Book value of real estate.....	\$10,000 00
Mortgage loans	59,500 00
Deposited in trust companies and banks <i>on interest</i>	5,979 93
Deposited in trust companies and banks <i>not on interest</i>	8,750 04
Cash in association's office.....	324 61
<hr/>	
Total	\$84,554 58

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$1,626 11
Loans to members.....	2,491 00
Gross Assets	\$88,671 69

DEDUCT ASSETS NOT ADMITTED

Loans to members.....	2,491 00
Total Admitted Assets.....	\$86,180 69

LIABILITIES

Death claims reported, not yet adjusted.....	\$10,000 00
Reserve or emergency fund under section 205, New York Insurance Law	4,000 00
Advance premiums or assessments estimated.....	2,042 00
Total Liabilities.....	\$16,042 00

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	2,382	\$2,382,000
Written in 1914.....	180	180,000
Totals	2,562	\$2,562,000
Deduct terminated, decreased or transferred in 1914	143	143,000
Total certificates in force December 31, 1914....	2,419	\$2,419,000
Terminated by death in 1914.....	49	49,000
Terminated by lapse in 1914.....	94	94,000
Received in 1914 from members in New York:		
Mortuary.....		\$43,520 94
Expense.....		5,508 66
Total.....		\$49,029 60

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	10	\$10,000
Incurred in 1914.....	49	49,000
Totals	59	\$59,000
Paid in 1914.....	49	49,000
Claims unpaid December 31, 1914.....	10	\$10,000

NEW YORK SAFETY RESERVE FUND

SYRACUSE, N. Y.

[Commenced business September 3, 1883]

RAY B. SMITH, President

E. A. KELLEY, Secretary

Attorney for service of process in the State of New York, E. R. DEMING,
No. 208 Gridley Building, Syracuse, N. Y.

INCOME

Assessments or premiums.....	\$61,851 98	
Deduct payments returned to applicants and members	264 12	
Net amount received from applicants and members.....		\$61,587 86
Interest on		
Mortgage loans	\$146 87	
Bonds	755 00	
Deposits	64 81	
Other sources	284 43	
		1,251 11
Borrowed money		6,000 00
Loans repaid by policyholders.....		1,803 50
Total Income		\$70,642 47
Ledger Assets December 31, 1913.....		42,078 66
Total		\$112,721 13

DISBURSEMENTS

Death claims	\$3,181 88	
Sick and accident claims.....	17,421 02	
Dividends on combination policies dated 1909.	16,012 38	
Total payments to members.....		\$36,615 28
Commissions and fees to agents' account subsequent years' assessments or premiums		17,698 59
Salaries of managers or agents.....		5,091 92
Salaries of officers and trustees.....		1,870 00
Salaries of office employees.....		3,695 50
Medical examiners' fees and salaries.....		409 00
Traveling and other expenses of officers, trustees, agents and committees		3,820 72
Insurance department fees and licenses.....		618 58
Rent		2,184 15
Advertising, printing and stationery.....		1,814 74
Postage, express, telegraph and telephone.....		2,161 12
Legal expense		1,008 64
Repairs and expenses on real estate.....		30 00
Furniture and fixtures.....		78 83
Interest on borrowed money.....		191 02

Miscellaneous	\$45 39
Bank balances in liquidation	322 94
Agents' balances charg'd off	773 06

Total Disbursements **\$78,429 48**

Balance **\$34,291 65**

LEDGER ASSETS

Book value of bonds	\$29,755 00
Deposited in trust companies and banks <i>on interest</i>	1,167 56
Deposited in trust companies and banks <i>not on interest</i>	1,177 28
Cash in association's office	1,505 95
Agents' balances	615 86
Bills receivable	70 00

Total **\$34,291 65**

NON-LEDGER ASSETS

Interest due and accrued on bonds	1,875 83
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	1,809 43
Disability loans to members	1,915 00

Gross Assets **\$39,891 91**

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	\$615 86
Bills receivable	70 00
Book value of bonds over market value	14,405 00
Book value of mortgage loans on real estate over market value	100 00
Interest due and accrued on Buffalo & Lake Erie Traction Company bonds	1,733 33
Disability loans to members	1,915 00

Total **18,839 19**

Total Admitted Assets **\$21,052 72**

LIABILITIES

Policy or certificate claims:

Due and unpaid	\$307 30
Adjusted, not yet due	180 00
Resisted	150 00
Reported, not yet adjusted	1,292 70

Total **\$1,930 00**

Reserve or emergency fund under section 205, New York

Insurance Law 5,132 32

Salaries and miscellaneous accounts 739 06 |

Borrowed money, \$6,000; interest due or accrued thereon, \$92. 6,092 00

Advance premiums or assessments 915 00 |

Dividends on 1909 policies due and unpaid 467 00 |

Total Liabilities **\$15,275 38**

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	6,376	.....	5,669	.....
Written in 1914.....	4,570	.....	4,252	.....
Totals	10,946	.....	9,921	.....
Deduct terminated, decreased or transferred in 1914....	6,289	.....	5,653	.....
Total certificates in force December 31, 1914....	4,657	.....	4,268	.....
Terminated by death in 1914.	44	.....	41	.....
Terminated by lapse in 1914.	5,778	.....	5,201	.....
Terminated by maturity in 1914	467	.....	411	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	7	\$863	6	\$813
Incurred in 1914.....	44	2,999	41	2,734
Totals	51	\$3,862	47	\$3,547
Paid in 1914.....	44	3,182	41	2,992
Balance	7	\$680	6	\$555
Rejected in 1914.....	2	225	2	225
Claims unpaid December 31, 1914	5	\$455	4	\$330

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	128	\$2,835	124	\$2,735
Incurred in 1914.....	1,182	16,199	1,040	13,013
Totals	1,310	\$19,034	1,164	\$15,748
Paid in 1914.....	1,209	17,421	1,082	14,635
Rejected in 1914.....	23	\$320	20	\$280
Claims unpaid December 31, 1914	78	1,293	62	833

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Chicago & Alton Ry Co 1950 3½s.....	\$3,795	\$5,000	\$2,150
Buffalo & Lake Erie Traction Co 1936 5s.....	14,560	16,000	2,400
Buffalo & Lackawanna Traction Co 1928 5s.....	9,400	10,000	8,800
Irem Temple real estate 1917 4s.....	2,000	2,000	2,000
Totals.....	\$29,755	\$33,000	\$15,350

THE POSTAL EMPLOYEES' MUTUAL AID ASSOCIATION

FEDERAL BUILDING, NEW YORK

[Commenced business July 23, 1895]

JOHN J. McCRUM, President

BERNHARDT BLOCH, Secretary

Attorney for service of process in the State of New York, E. J. DUNPHY,
No. 3 Broad street, New York

INCOME

Semi-annual dues	\$1,000 00
Assessments or premiums.....	17,911 70
Changing policies	14 50
Net amount received from applicants and members.....	\$18,926 20
Interest on deposits.....	980 28
Benefit held August 26, 1913.....	402 36
Benefit held March 16, 1914.....	1,777 07
Benefit held August 27, 1914.....	600 00
Total Income	\$22,685 91
Ledger Assets December 31, 1913.....	33,863 29
Total	\$56,549 20

DISBURSEMENTS

Death claims	\$18,000 00
Commissions and fees to agents' account subsequent year's assessments or premiums.....	381 13
Salaries of managers or agents.....	350 00
Rent.....	15 00
Advertising, printing and stationery.....	69 00
Postage, express, telegraph and telephone.....	104 96
Miscellaneous	12 00
Officer's bonds	5 00
Total Disbursements.....	\$18,937 09
Balance	\$37,612 11

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$37,612 11
---	-------------

NON-LEDGER ASSETS

Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	973 10
Total Assets	\$38,585 21

LIABILITIES

Death claims reported, not yet adjusted.....	\$2,000 00
Reserve or emergency fund under section 205, New York In- surance Law	2,301 03
Total Liabilities	\$4,301 03

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	1, 009	\$1, 009, 000
Written in 1914.....	28	28, 000
Totals	1, 037	\$1, 037, 000
Deduct terminated, decreased or transferred in 1914	50	50, 000
Total certificates in force December 31, 1914....	987	\$987, 000
Terminated by death in 1914.....	18	18, 000
Terminated by lapse in 1914.....	32	32, 000

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	2	\$2, 000
Incurred in 1914.....	18	18, 000
Totals	20	\$20, 000
Paid in 1914	18	18, 000
Claims unpaid December 31, 1914.....	2	\$2, 000

ST. LAWRENCE LIFE ASSOCIATION

No. 100 WILLIAM STREET, NEW YORK

[Commenced business September, 1882]

JOHN J. BARNSDALL, President

E. E. MEARES, Secretary

Attorney for service of process in the State of New York, CHARLES H. LOVETT,
Mt. Vernon, N. Y.

INCOME

Membership fees	\$221 65
First year's assessments or premiums.....	9,081 95
Subsequent years' assessments or premiums...	20,924 36
Policy fees	26 45

Total	\$30,254 41
Deduct payments returned to applicants and members	117 30

Net amount received from applicants and members.....	\$30,137 11
Interest on deposits.....	900 24
Miscellaneous	24 43

Total Income.....	\$31,061 78
Ledger Assets December 31, 1913.....	27,480 21

Total	\$58,541 99
-------------	-------------

DISBURSEMENTS

Death claims	\$1,380 32
Sick and accident claims.....	6,315 01
Dividends to policyholders.....	2,283 78

Total payments to members.....	\$9,979 11
Commissions and fees to agents' account first year's assessments or premiums.....	3,534 46
Salaries of managers or agents.....	2,584 33
Salaries and other compensation of officers and trustees.....	4,784 00
Salaries of office employees.....	2,332 82
Medical examiners' fees and salaries.....	4 75
Traveling and other expenses of officers, trustees, agents and committees	963 33
Collection and remittance of fees, dues assessments and premiums	2,153 42
Insurance department fees and licenses.....	22 00
Taxes	98 03
Rent	1,256 11
Advertising, printing and stationery.....	736 00
Postage, express, telegraph and telephone.....	575 17
Legal expense	109 49
Miscellaneous	123 73
Return of cash bond to agent.....	203 00
Agents' balances charged off	588 02

Total Disbursements	\$30,047 77
---------------------------	-------------

Balance	\$28,494 22
---------------	-------------

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$24,065 60
Deposited in trust companies and banks <i>not on interest</i>	1,135 55
Cash in association's office.....	422 03
Agents' balances, net.....	2,493 12
Premium liens	177 92
American Surety Company.....	200 00
Total	\$28,494 22

NON-LEDGER ASSETS

Interest due and accrued.....	3 95
Premiums or assessments actually collected by agencies not yet turned over to association.....	303 95
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	1,682 50
Furniture and fixtures.....	1,837 83
Gross Assets	\$32,322 45

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances, gross.....	\$2,614 55
Premium liens	177 92
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	1,566 50
Furniture and fixtures.....	1,837 83
American Surety Company.....	200 00
Total	6,396 80
Total Admitted Assets	\$25,925 65

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due.....	\$106 00
Reported, not yet adjusted.....	10 00
Total	\$116 00
Reserve or emergency fund under section 205, New York In- surance Law	2,288 21
Advance premiums or assessments.....	10 25
Total Liabilities	\$2,414 46

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913	3,010	\$353,583	2,630	\$312,585
Written in 1914.....	1,760	177,234	1,585	153,716
Totals	4,770	\$530,817	4,215	\$466,301
Deduct terminated, decreased or transferred in 1914....	1,753	177,785	1,567	160,095
Total certificates in force December 31, 1914....	3,017	\$353,032	2,648	\$306,206
Terminated by death in 1914.	17	1,163	15	1,058
Terminated by lapse in 1914.	1,736	176,622	1,552	159,037

Received in 1914 from members in New York:

Mortuary	\$110 20
Sick and accident and funeral benefit policies.....	26,298 48
Total	<u>\$26,408 68</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	2	\$277	2	\$277
Incurred in 1914.....	17	1,163	15	1,058
Totals	19	\$1,440	17	\$1,335
Paid in 1914.....	18	1,380	16	1,275
Balance	1	\$60	1	\$60
Rejected in 1914.....	2	80	1	50
Claims unpaid December 31, 1914	1	60	1	60

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	3	\$23	3	\$23
Incurred in 1914.....	429	6,412	356	5,139
Totals	432	\$6,435	359	\$5,162
Paid in 1914.....	416	6,315	344	5,047
Rejected in 1914.....	10	\$64	9	\$59
Claims unpaid December 31, 1914	6	56	6	56

SEVENTH REGIMENT VETERAN AND ACTIVE LEAGUE

No. 149 BROADWAY, NEW YORK

[Commenced business November 12, 1884]

ROBERT S. FERGUSON, President WILBUR F. BROWN, Secretary
Attorney for service of process in the State of New York, CHARLES E.
LYDECKER, No. 2 Rector street, New York

INCOME

Membership fees	\$658 27	
Assessments or premiums.....	3,828 22	
Advance payments	1,140 32	
Other payments by applicants and members...	4 62	
Net amount received from applicants and members.....		\$5,631 43
Interest on:		
Mortgage loans	\$495 83	
Bonds	60 92	
Deposits	135 62	
		692 37
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		52 50
Total Income.....		\$6,376 30
Ledger Assets December 31, 1913.....		18,024 59
Total		\$24,400 89

DISBURSEMENTS

Death claims	\$5,000 00	
Salaries of officers and trustees.....	600 00	
Rent	62 50	
Advertising, printing and stationery.....	74 75	
Postage, express, telegraph and telephone.....	50 98	
Miscellaneous.	8 73	
Total Disbursements		\$5,796 96
Balance		\$18,603 93

LEDGER ASSETS

Mortgage loans	\$13,250 00	
Book value of bonds.....	2,944 38	
Deposited in trust companies and banks <i>on interest</i>	2,409 55	
Total		\$18,603 93

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	\$208 29	
Bonds	65 00	
Other assets	25 35	
Total		298 64
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued		1,013 87
Gross Assets		\$19,916 44

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$24 38
Total Admitted Assets.....	\$19,892 06

LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$2,000 00
Reserve or emergency fund under section 205, New York Insurance Law	500 00
Salaries and miscellaneous accounts.....	463 75
Advance payments	1,074 25
Total Liabilities	\$4,038 00

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	425	\$212,500
Written in 1914.....	17	8,500
Revived in 1914.....	1	500
Totals	443	\$221,500
Deduct terminated, decreased or transferred in 1914	19	9,500
Total certificates in force December 31, 1914...	424	\$212,000
Terminated by death in 1914.....	9	4,500
Terminated by lapse in 1914.....	4	2,000
Terminated by ——— in 1914.....	6	3,000
Received in 1914 from members in New York:		
Mortuary		\$3,828 22
Expense.....		658 27
Total.		\$4,486 49

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	7	\$3,500
Incurred in 1914.....	9	4,500
Totals	16	\$8,000
Paid in 1914	10	5,000
Balance	6	\$3,000
Rejected in 1914.....	2	1,000
Claims unpaid December 31, 1914.....	4	\$2,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Northern Pacific ref mtg 2047 4½s.....	\$1,940 00	\$2,000	\$1,920
New York City improv 1915 6s.....	1,004 38	1,000	1,000
Totals.....	\$2,944 38	\$3,000	\$2,920

STAFFORD BENEFIT ASSOCIATION

STAFFORD, GENESEE COUNTY, N. Y.

[Commenced business June 19, 1877]

JAMES A. NORTH, President

EDWARD M. PAMPHILON, Secretary

Attorney for service of process in the State of New York, S. E. NORTH,
Batavia, N. Y.

INCOME

Assessments or premiums.....	\$11,619 20	
Semi-annual dues	786 50	
Net amount received from applicants and members.....		\$12,405 70
Interest on deposits.....		31 14
Total Income		\$12,436 84
Ledger Assets December 31, 1913.....		1,121 77
Total		\$13,558 61

DISBURSEMENTS

Death claims	\$11,500 00	
Commissions and fees to agents.....	135 00	
Salaries of managers or agents.....	50 00	
Salaries of officers	250 00	
Medical examiners' fees and salaries.....	41 00	
Rent	2 50	
Advertising, printing and stationery.....	30 00	
Postage, express, telegraph and telephone.....	126 96	
Miscellaneous	3 40	
Total Disbursements.....		\$12,138 86
Balance		\$1,419 75

LEDGER ASSETS

Deposited in banks <i>on interest</i>	\$1,069 95	
Deposited in banks <i>not on interest</i>	349 80	
Total Assets.....		\$1,419 75

LIABILITIES

Death claims due and unpaid.....	\$2,500 00	
Reserve or emergency fund under section 205, New York Insurance Law	719 80	
Total Liabilities.....		\$3,219 80

Note by Department.—In accordance with statement received from association on April 16, 1915, it is shown that there was collected on account of a regular and extra assessment levied January 1, 1915, under department requirement the sum of \$2,819.20.

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	819	\$409,500
Written in 1914.....	16	8,000
Totals	835	\$417,500
Deduct terminated, decreased or transferred in 1914.	57	28,500
Total certificates in force December 31, 1914....	778	\$389,000
Terminated by death in 1914.....	22	11,000
Terminated by lapse in 1914.....	35	17,500
Received in 1914 from members in New York:		
Mortuary		\$11,617 80

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	6	\$3,000
Incurred in 1914.....	22	11,000
Totals	28	\$14,000
Paid in 1914.....	23	11,500
Claims unpaid December 31, 1914.....	5	\$2,500

THE SWEDISH MUTUAL AID SOCIETY "SCANDIA" IN NEW YORK

No. 132 NASSAU STREET, NEW YORK

[Commenced business April 2, 1885]

EMIL F. JOHNSON, President

ELIAS JOHNSON, Secretary

Attorney for service of process in the State of New York, FRANK CARLSON,
No. 132 Nassau street, New York

INCOME

Membership fees	\$389 75	
Assessments or premiums	30,155 56	
Total	\$30,545 31	
Deduct payments returned to applicants and members	9 60	
Net amount received from applicants and members.....		\$30,535 71
Interest on:		
Mortgage loans	\$2,076 63	
Deposits	906 86	
		2,983 49
Total Income.....		\$33,519 20
Ledger Assets December 31, 1913.....		65,675 41
Total		\$99,194 61

DISBURSEMENTS

Death claims	\$18,000 00
Comissions and fees to agents' account first year's assessments or premiums	1,005 45
Salaries of officers and trustees.....	1,250 00
Salaries and other compensation of committees.....	15 00
Other compensation of office employees.....	100 00
Medical examiners' fees and salaries.....	140 50
Traveling and other expenses of officers, trustees, agents and committees	77 00
Collection and remittance of fees, dues, assessments and premiums	59 90
Rent	142 00
Advertising, printing and stationery.....	179 50
Postage, express, telegraph and telephone.....	275 00
Miscellaneous	45 00
Total Disbursements.....	\$21,289 35
Balance	\$77,905 26

LEDGER ASSETS

Mortgage loans	\$41,300 00
Deposited in trust companies and banks <i>on interest</i>	36,032 86
Cash in association's office.....	572 40
Total Assets.....	\$77,905 26

LIABILITIES

Death claims reported, not yet adjusted.....	\$1,000 00
Reserve or emergency fund under section 205, New York Insurance Law	7,500 00
Total Liabilities	\$8,500 00

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	1,959	\$1,642,000
Written in 1914	110	78,000
Totals ..	2,069	\$1,720,000
Deduct terminated, decreased or transferred in 1914..	84	60,000
Total certificates in force December 31, 1914.....	1,985	\$1,660,000
Terminated by death in 1914.....	21	17,000
Terminated by lapse in 1914.....	63	43,000

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	2	\$2,000
Incurred in 1914	21	17,000
Totals ..	23	\$19,000
Paid in 1914	22	18,000
Claims unpaid December 31, 1914.....	1	\$1,000

TELEGRAPH AND TELEPHONE LIFE INSURANCE ASSOCIATION

No. 195 BROADWAY, NEW YORK

[Commenced business October 22, 1867]

WM. H. BAKER, President

M. J. O'LEARY, Secretary

Attorney for service of process in the State of New York, GEORGE H. FEARONS,
No. 195 Broadway, New York

INCOME

Membership fees	\$375 00	
Assessments or premiums.....	90,307 19	
Total	\$90,682 19	
Deduct payments returned to applicants and members	31 76	
Net amount received from applicants and members.....		\$90,650 43
Interest on:		
Mortgage loans	\$2,906 44	
Bonds	13,180 00	
Deposits	1,049 90	
		17,136 34
Premiums on bonds repaid.....		200 00
Total Income.....		\$107,986 77
Ledger Assets December 31, 1913.....		347,658 65
Total		\$455,645 42

DISBURSEMENTS

Death claims	\$110,440 17	
Commissions and fees to agents' account first year's assessments or premiums.....	385 00	
Salaries and all other compensation of office employees.....	3,648 75	
Medical examiners' fees and salaries.....	180 50	
Traveling and other expenses of officers, trustees, agents and committees	356 40	
Rent	1,234 42	
Advertising, printing and stationery.....	1,067 69	
Furniture and fixtures	24 94	
Miscellaneous	63 50	
Total Disbursements	\$117,401 37	
Balance		\$338,244 05

LEDGER ASSETS

Mortgage loans	\$46,700 00	
Book value of bonds.....	266,708 78	
Deposited in trust companies and banks on interest.....	24,835 27	
Total	\$338,244 05	

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	\$75 00	
Bonds	2,237 50	
Total		\$2,312 50
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued		
		8,833 27
Gross Assets		\$349,389 82

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	17.588 78
Total Admitted Assets.....	\$331,801 04

LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$31,500 00
Reserve or emergency fund under section 205, New York Insurance Law	5,463 34
Advance premiums or assessments.....	1,254 25
Total Liabilities	\$38,217 59

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	5,304	\$4,892,500
Written in 1914.....	232	197,500
Revived in 1914.....	3	2,500
Totals	5,539	\$5,092,500
Deduct terminated, decreased or transferred in 1914	247	228,500
Total certificates in force December 31, 1914....	5,292	\$4,864,000
Terminated by death in 1914.....	118	114,000
Terminated by lapse in 1914.....	129	114,500

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	30	\$27,800
Incurred in 1914.....	121	114,140
Totals	151	\$141,940
Paid in 1914.....	118	110,440
Claims unpaid December 31, 1914.....	33	\$31,500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Bellingham Bay & British Columbia R R 1st mtg 1932 5s....	\$5,264 58	\$5,000	\$4,800
Fonda Johnstown & Gloversville R R 1st mtg 1952 4½s....	4,560 63	5,000	4,350
Gary & Interurban R R 1930 5s.....	4,750 00	5,000	2,500
Jackson Consolidated Traction Co 1st 1934 5s.....	4,988 19	5,000	4,900
Kansas City & Pacific R R 1st 1990 4s.....	7,737 50	10,000	7,800
Long Island R R 2d now 1st 1918 7s.....	9,053 33	7,000	7,420
Missouri Pac R R col tr 1917 5s.....	5,206 25	5,000	4,750
Missouri Pacific R R 1st col tr 1920 5s.....	4,990 00	5,000	4,550
New York Westchester & Boston R R ser A 1st 1946 4½s...	4,937 50	5,000	3,500
Norfolk Southern R R 1st & rfdg 1961 5s.....	5,050 00	5,000	4,700
Norfolk & Southern R R 1st 1954 5s.....	4,682 64	5,000	4,900
Pittsburg McKeesport & Connelsville R R cons 1st 1931 5s..	5,186 80	5,000	5,100
Sciota Valley Traction Co 1st 1923 5s.....	5,104 86	5,000	4,800

	Book value	Par value	Market value
Southern Pacific R R col 1949 4s.....	\$9,112 50	\$10,000	\$9,400
Southern Railway cons 1st 1994 5s.....	11,162 50	10,000	10,500
United Railways of St Louis 1st 1934 4s.....	4,400 00	5,000	3,500
West Penn Railways 1st 1931 5s.....	5,016 67	5,000	5,000
Western Maryland R R 1st 1952 4s.....	8,881 25	10,000	6,200
Adirondack Electric Power Corporation 1st 1962 5s.....	5,600 00	5,000	4,600
American Agricultural Chemical Co 1st cons 1928 5s.....	4,718 75	5,000	5,050
American Dock & Trust Co 1st cons 1930 5s.....	4,700 00	5,000	4,750
American Telephone & Telegraph Co coll 1929 4s.....	9,877 78	10,000	8,900
Atlantic City Electric Co 1st 1938 5s.....	4,659 72	5,000	4,850
City Water Power Co of Austin Tex sinking fund 1939 5s....	4,875 00	5,000	4,750
Commonwealth Water Co 1st 1959 5s.....	4,900 00	5,000	4,750
Cumberland Telephone & Telegraph Co 1st 1918 5s.....	9,563 00	10,000	10,000
Eastern Steel Co 1st 1931 5s.....	4,500 00	5,000	3,850
Hamilton Cataract Light Power & Traction Co. 1st 1943 5s..	5,190 97	5,000	4,900
Gamewell Fire Alarm Telegraph Co 1st 1917 6s.....	5,118 36	5,000	5,000
Grand Rapids Muskegon Power Co 1st 1931 5s.....	4,911 11	5,000	5,000
Locomotive & Machine Co of Montreal 1st 1924 4s.....	4,593 33	5,000	4,550
Milwaukee Gas Light Co 1st sinking fund 1927 4s.....	4,664 09	5,000	4,550
New York Telephone Co 1st 1939 4½s.....	9,737 50	10,000	9,800
North Western Telegraph Co 1st 1934 4½s.....	10,000 00	10,000	9,000
Ocean Steamship Co 1st 1920 5s.....	5,000 00	5,000	5,000
Portsmouth Berkeley & Suffolk Water Co 1st 1944 5s.....	5,050 69	5,000	3,250
Potomac Electric Power Co cons 1936 5s.....	5,038 89	5,000	5,000
San Diego Consolidated Gas & Elec Co 1st 1939 5s.....	4,952 78	5,000	4,700
Seattle Lighting Co refunding 1949 5s.....	4,875 00	5,000	4,600
Syracuse Gas Co 1st 1946 5s.....	5,295 14	5,000	5,100
Trenton Gas & Electric Co 1st 1949 5s.....	5,527 78	5,000	5,200
Union Electric Light & Power Co St Louis 1st 1932 5s.....	4,999 31	5,000	5,050
United Electric Light & Power Co Baltimore 1st 1929 4½s..	4,884 38	5,000	4,650
Utah Light & Power Co cons 1930 4s.....	4,080 28	5,000	3,950
Vermont Power & Light Co 1st 1927 5s.....	4,909 72	5,000	4,750
Watanga Power Co of Tennessee 1st sinking fund 1952 6s....	5,000 00	5,000	4,900
Totals.....	\$266,708 78	\$272,000	\$249,120

THE WORKINGMAN'S CO-OPERATIVE ASSOCIATION
OF THE UNITED INSURANCE LEAGUE
OF NEW YORK

No. 63 PARK ROW, NEW YORK

[Commenced business September 6, 1886]

FRED MARQUARD, President

HENRY B. SALISBURY, Secretary

Attorney for service of process in the State of New York, H. B. SALISBURY,
No. 63 Park Row, New York

INCOME

Weekly assessments or premiums.....	\$66,392 66	
Annual dues (old contracts).....	35 00	
	<hr/>	
Net amount received from applicants and members.....		\$66,427 66
Interest on:		
Bonds	\$1,547 50	
Deposits	166 80	
	<hr/>	1,714 39
Agents' cash securities on deposit.....		4,289 39
Agents' deficiencies		355 28
Premium receipt books sold.....		70 61
		<hr/>
Total Income		\$72,857 24
Ledger Assets December 31, 1913.....		44,458 61
		<hr/>
Total		\$117,315 85

DISBURSEMENTS

DISBURSEMENTS	
Death claims	\$15,436 13
Sick and accident claims.....	6,266 00
Canceled policy	230 00
Unearned premiums returned.....	1 20
<hr/>	
Total payments to members.....	\$21,933 33
Commissions and fees to agents' account first year's assessments or premiums	12,751 82
Salaries of managers or agents.....	9,477 25
Salaries and other compensation of officers and trustees.....	6,467 50
Salaries of office employees.....	9,512 65
Medical examiners' fees and salaries.....	1,786 50
Rent.....	1,350 00
Advertising, printing and stationery.....	821 89
Postage, express, telegraph and telephone.....	311 08
Furniture and fixtures.....	349 60
Interest on agents' cash securities.....	39 90
Agents' cash securities returned.....	3,816 62
<hr/>	
Total Disbursements	\$68,618 14
<hr/>	
Balance	\$48,697 71

LEDGER ASSETS

Book value of bonds.....	\$43,462 50
Deposited in trust companies and banks <i>on interest</i>	5,051 61
Cash in association's office.....	183 60
Total	\$48,697 71

NON-LEDGER ASSETS

Interest accrued:		
Bonds	\$361 67	
Other assets	82 91	
Total		444 58
Market value of bonds over book value.....		997 50
Total Assets		\$50,139 79

LIABILITIES

Death claims adjusted, not yet due.....	\$27 00	
Reported, not yet adjusted.....	183 00	
Total		\$210 00
Reserve or emergency fund under section 205, New York Insurance Law		1,469 54
Advance premiums or assessments.....		155 07
Agents' cash securities on deposit.....		2,225 77
Total Liabilities		\$4,060 38

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	13,035	\$1,063,252
Written in 1914.....	16,078	1,170,106
Totals	29,113	\$2,233,358
Deduct terminated, decreased or transferred in 1914	14,608	1,059,500
Total certificates in force December 31, 1914....	14,505	\$1,173,858
Terminated by death in 1914.....	135	18,075
Terminated by lapse in 1914	14,472	1,040,925
Terminated by cancellation in 1914.....	1	500

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	3	\$242
Incurred in 1914 less \$2,670.87 deduction because of certificates not in full benefit.....	135	15,404
Totals	138	\$15,646
Paid in 1914	136	15,436
Claims unpaid December 31, 1914	2	\$210

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Incurred in 1914.....	709	\$6,266
Paid in 1914	709	6,266

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
City of New York corp stock 1957 4s.....	\$507 50	\$500	\$500
City of New York corp stock 1957 4s.....	507 50	500	500
City of New York corp stock 1958 4s.....	993 75	1,000	1,000
City of New York corp stock 1957 4s.....	980 00	1,000	1,000
City of New York corp stock 1957 4s.....	980 00	1,000	1,000
City of New York corp stock 1959 4s.....	1,987 50	2,000	2,000
City of New York corp stock 1957 4s.....	1,967 50	2,000	2,000
City of New York corp stock 1957 4s.....	1,967 50	2,000	2,000
City of New York corp stock 1957 4s.....	2,985 00	3,000	3,000
City of New York corp stock Rapid Transit R R 1954 3½s..	851 25	1,000	880
City of New York corp stock docks & ferries 1954 3½s.....	1,702 50	2,000	1,760
City of New York corp stock Rapid Transit R R 1954 3½s..	2,692 50	3,000	2,640
City of New York corp stock water supply 1954 3½s.....	3,590 00	4,000	3,520
City of New York corp stock school 1954 3½s.....	4,187 50	5,000	4,400
City of New York corp stock Rapid Transit R R 1954 3½s..	4,100 00	5,000	4,400
City of New York corp stock Rapid Transit R R 1953 3½s..	4,112 50	5,000	4,400
City of New York corp stock 1954 3½s.....	4,350 00	5,000	4,400
City of New York revenue bond 1917 6s.....	1,000 00	1,000	1,040
City of New York revenue bond 1916 6s.....	1,000 00	1,000	1,020
City of New York note 1915 6s.....	3,000 00	3,000	3,000
Totals.....	\$43,462 50	\$48,000	\$44,460

Fraternal Beneficiary Orders or Associations

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF FRATERNAL BENEFICIARY ORDERS OR ASSOCIATIONS AS AUDITED BY THE INSURANCE DEPARTMENT, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1914

AID ASSOCIATION FOR LUTHERANS

APPLETON, WIS.

[Commenced business August, 1902]

G. D. ZIEGLER, President

ALBERT VOECKS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$3,277 50	
Assessments or premiums.....	93,855 91	
Dues and per capita tax.....	16,647 60	
Total	\$113,781 01	
Deduct payments returned to applicants and members	101 75	
Net amount received from members		\$113,679 26
Interest on:		
Mortgage loans	\$18,218 06	
Bonds and stocks	3,404 20	
Other sources	88 06	
		21,710 32
Sale of lodge supplies		167 96
Official publication		32 95
Miscellaneous		21 55
Change of beneficiaries		62 00
Principal of reserve lien notes		273 12
Borrowed money		2,500 00
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		200 00
Total Income		\$138,647 16
Ledger Assets December 31, 1913		389,862 26
Total		\$528,509 42

DISBURSEMENTS

Death claims	\$37,077 16	
Sick and accident claims	9,988 25	
Total benefits paid		\$47,065 41
Commissions, fees, salaries and expenses to deputies or organizers		9,688 06
Salaries of managers or agents		4,876 63
Salaries of office employees		1,891 30
Medical examiners' fees and salaries		2,129 00
Traveling and other expenses of officers, trustees and com- mittees		347 24
Insurance department fees		440 90
Rent		512 50
Advertising, printing and stationery		853 74
Postage, express, telegraph and telephone		509 34
Lodge supplies		227 50
Official publication		593 15

Furniture and fixtures	\$323 27
Miscellaneous	169 65
Total Disbursements.....	\$69,627 69
Balance	\$458,881 73

LEDGER ASSETS

Mortgage loans	\$376,303 08
Book value of bonds.....	67,640 92
Deposit in banks <i>not on interest</i>	14,937 73
Total	\$458,881 73

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	\$5,345 64	
Bonds	1,541 50	
Other assets	91 35	
Total	6,978 49	
Principal of reserve lien notes.....	6,573 31	
Gross Assets	\$472,433 53	

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$358 42	
Principal of reserve lien notes.....	6,573 31	
Accrued interest on reserve lien notes.....	91 35	
Total	7,023 08	
Total Admitted Assets.....	\$465,410 45	

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$4,041 50
Salaries and miscellaneous accounts.....	2,911 05
Borrowed money	2,500 00
Advance assessments	248 82
Total Liabilities	\$9,701 37

EXHIBIT OF FUNDS

	Mortuary	Disability	Expense	Total
Balance on hand December 31, 1913.....	\$384,989 93	\$4,697 57	\$174 76	\$389,862 26
<i>Income:</i>				
Membership fees.....			3,277 50	3,277 50
Assessments	85,491 25	8,364 66		93,855 91
Dues and per capita tax.....			16,545 85	16,545 85
Interest and dividends.....	21,535 94	174 38		21,710 32
Other income	473 12		2,784 46	3,257 58
Totals.....	\$492,490 24	\$13,236 61	\$22,782 57	\$528,509 42
<i>Disbursements:</i>				
Death claims.....	\$37,077 16			\$37,077 16
Sick and accident claims.....		\$9,988 25		9,988 25
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$18,932 23	18,932 23
Insurance department fees.....			440 90	440 90
Rent.....			512 50	512 50
Official publication.....			593 15	593 15
Other expenditures.....			2,083 50	2,083 50
Totals.....	\$37,077 16	\$9,988 25	\$22,562 28	\$69,627 69
Balance on hand Decmber 31, 1914.....	\$455,413 08	\$3,248 36	\$220 29	\$458,881 73

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	6,811	\$7,616,500	12	\$11,000
Written in 1914.....	1,113	849,250	360	247,250
Received by transfer in 1914.. .....	.....	.....	4	5,000
Totals	7,924	\$8,465,750	376	\$263,250
Deduct terminated, decreased or transferred in 1914.....	245	234,750	20	10,500
Total certificates in force December 31, 1914....	7,679	\$8,231,000	356	\$252,750
Terminated by death in 1914.	37	46,000	.....	.....
Terminated by lapse in 1914.	208	180,750	20	10,500
Decreased in 1914 .....	.....	8,000	.....	.....
Received in 1914 from members in New York:				
Mortuary				\$2,225 17
Sick and accident				135 50
Expense				269 74
Total				\$2,630 41

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	4	\$3,758	.....	.....
Incurred in 1914	37	37,360	.....	.....
Totals	41	\$41,118	.....	.....
Paid in 1914	37	37,077	.....	.....
Claims unpaid December 31, 1914	4	\$4,041	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	323	\$9,988	.....	.....
Paid in 1914	323	\$9,988	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Appleton Wis Center Drainage Dist No 2 1915-24 6s.....	\$400 00	\$400	\$400
Bowdle S Dak electric light 1917 5s.....	2,500 00	2,500	2,500
Clinton Ia main sewer 1918 6s.....	2,092 60	2,000	2,020
Clinton Ia main sewer 1921 6s.....	3,195 00	3,000	3,060
Eupora Miss waterworks 1932 6s.....	1,500 00	1,500	1,500
Harlingen Tex waterworks & electric light 1951 5s.....	1,970 00	2,000	2,000
Harris co Tex Drainage Dist No 6 1927-30 5s.....	4,875 00	5,000	5,000
Kiel Wis water 1921-24 5s.....	3,000 00	3,000	3,082
Ladd Ill sewer 1915-16-22 6s.....	4,045 47	4,000	4,000
Mulberry Ark school district 1924-26 6s.....	2,082 85	2,000	2,100
Pekin Ill improvement 1923 5s.....	2,000 00	2,000	2,000

	Book value	Par value	Market value
Pekin Ill improvement 1918 5s.....	\$1,990 00	\$2,000	\$2,000
Plummer Idaho highway district 1929 6s.....	3,060 00	3,000	3,120
Port of Toledo Oregon 1930 6s.....	5,325 00	5,000	5,200
Reubens Idaho waterworks 1933 6s.....	1,020 00	1,000	1,040
Sapulpa Okla school house 1928 5s.....	2,020 00	2,000	1,960
Vermilion co Ill School Dist No 132 1920 5s.....	1,000 00	1,000	1,020
Vermilion La 5th Ward drainage 1930-38 5s.....	5,000 00	5,000	5,000
Washita co Okla school 1922 6s.....	1,075 00	1,000	1,040
Waynoka Okla electric light 1926 6s.....	2,155 00	2,000	2,080
La Crosse Wis Wisconsin Minnesota Light & P Co 1944 5s..	9,350 00	10,000	9,400
Salem's Lutheran Congregation Milwaukee Wis 1916 5s....	2,000 00	2,000	2,000
W Traction L H & P Co Appleton Wis 1931 5s.....	5,000 00	5,000	4,800
W Traction L H & P Co Appleton Wis 1931 5s.....	985 00	1,000	960
Totals.....	\$67,640 92	\$58,400	\$67,282

AMERICAN BENEFIT ASSOCIATION OF THE STATE OF NEW YORK

WHITE PLAINS, N. Y.

[Commenced business October, 1912]

CHARLES EHRET, President

FREDERICK E. PARKER, Secretary

Attorney for service of process in State of New York, _____.

INCOME

Membership fees	\$45 50	
Assessments or premiums.....	7,217 10	
Dues and per capita tax.....	929 65	
Change of beneficiary.....	15 55	
		<hr/>
Total	\$8,207 80	
Deduct payments returned to applicants and members	20 00	
		<hr/>
Net amount received from members.....		\$8,187 80
		<hr/>
Total Income		\$8,187 80
Ledger Assets December 31, 1913.....		336 49
		<hr/>
Total		\$8,524 29

DISBURSEMENTS

Death claims	\$5,750 00	
Salaries of officers and trustees.....	230 00	
Traveling and other expenses of officers, trustees and com- mittees	16 75	
Insurance department fees	20 16	
Rent	180 00	
Advertising, printing and stationery.....	90 41	
Postage, express, telegraph and telephone.....	40 44	
Lodge supplies	34 50	
Expense of supreme lodge meeting.....	2 00	
Furniture and fixtures.....	45 00	
Miscellaneous	78 00	
		<hr/>
Total Disbursements.....	\$6,487 26	
		<hr/>
Balance	\$2,037 03	

LEDGER ASSETS

Cash in association's office, \$712.65; in banks <i>not on interest</i> , \$1,225.22	\$1,937 87	
In hands of treasurer.....	99 16	
		<hr/>
Total Assets	\$2,037 03	

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$250 00
--	----------

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$123 39	\$213 10	\$336 49
<i>Income:</i>			
Membership fees.....		45 50	45 50
Assessments.....	7,217 10		7,217 10
Dues and per capita tax.....		909 65	909 65
Other payments by members.....		15 55	15 55
Totals.....	\$7,340 49	\$1,183 80	\$8,524 29
<i>Disbursements:</i>			
Death claims.....	\$5,750 00		\$5,750 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$246 75	246 75
Insurance department fees.....		20 16	20 16
Rent.....		180 00	180 00
Supreme lodge meeting.....		2 00	2 00
Other expenditures.....	23 00	265 35	288 35
Totals.....	\$5,773 00	\$714 26	\$6,487 26
Balance before transfers.....	\$1,567 49	\$469 54	\$2,037 03
Increase by transfers.....	154 30		154 30
Balance.....	\$1,721 79	\$469 54	\$2,191 33
Decrease by transfers.....		154 30	154 30
Balance on hand December 31, 1914.....	\$1,721 79	\$315 24	\$2,037 03

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	1,993	\$498,250
Written in 1914.....	116	29,000
Totals.....	2,109	\$527,250
Deduct terminated, decreased or transferred in 1914.....	238	59,500
Total certificates in force December 31, 1914....	1,871	\$467,750
Terminated by death in 1914.....	23	5,750
Terminated by lapse in 1914.....	215	53,750
Received in 1914 from members in New York:		
Mortuary.....		\$7,217 10
Expense.....		970 70
Total.....		\$8,187 80

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	1	\$250
Incurred in 1914.....	22	5,500
Totals.....	23	\$5,750
Paid in 1914.....	23	5,750
Claims unpaid December 31, 1914.....	1	\$250

THE SUPREME COUNCIL OF THE AMERICAN KNIGHTS OF PROTECTION

LINDENHURST, SUFFOLK COUNTY, N. Y.

[Commenced business January 1, 1885]

CLINTON YOUNG, President

CHARLES HIRSCH, JR., Secretary

Attorney for service of process in the State of New York, JOSHUA P. JERVIS,
Copaigue, N. Y.

INCOME

Assessments or premiums.....	\$215 99
Ledger Assets December 31, 1913.....	131 83
Total	\$347 82

DISBURSEMENTS

Death claims	\$235 00
Donations	26 20
Total Disbursements	\$261 20

Balance	\$86 62
----------------------	----------------

LEDGER ASSETS

Deposited in banks <i>not on interest</i>	\$86 62
---	---------

LIABILITIES

Advance assessments	\$36 00
---------------------------	---------

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$81 00	\$35 90	\$14 93	\$131 83
<i>Income:</i>				
Assessments.....	190 00	.....	25 99	215 99
Totals.....	\$271 00	\$35 90	\$40 92	\$347 82
<i>Disbursements:</i>				
Death claims.....	\$235 00	.....	.....	\$235 00
Other expenditures.....	.....	.....	\$26 20	26 20
Totals.....	\$235 00	.....	\$26 20	\$261 20
Balance on hand December 31, 1914.....	\$36 00	\$35 90	\$14 72	\$86 62

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	81	.....
Deduct terminated, decreased or transferred in 1914.....	6	.....
Total certificates in force December 31, 1914....	75	.....
Terminated by death in 1914.....	3	.....
Terminated by lapse in 1914.....	3	.....

Received in 1914 from members in New York:

Mortuary	\$190 00
Expense	25 99
Total	<u>\$215 99</u>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims incurred in 1914.....	3	\$235
Paid in 1914.....	<u>3</u>	<u>\$235</u>

THE MOST EXCELLENT ASSEMBLY OF THE ARTISANS' ORDER OF MUTUAL PROTECTION

PARKWAY BUILDING, PHILADELPHIA, PA.

[Commenced business November 4, 1873]

C. WALTER HIGGINS, President

ALLEN P. COX, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$2,034 00	
Dues and per capita tax.....	245,841 30	
Net amount received from members.....		\$247,875 30
Interest on:		
Mortgage loans	\$34,589 69	
Other sources	889 35	
		35,479 04
Sale of lodge supplies.....		1,353 04
Official publication		508 00
Miscellaneous.		418 85
Total Income.....		\$285,634 23
Ledger Assets December 31, 1913.....		712,808 89
Total		\$998,443 12

DISBURSEMENTS

Death claims	\$182,000 00
Commissions and fees to deputies to organizers.....	295 00
Salaries of officers and trustees.....	3,150 00
Salaries of office employees	2,947 16
Medical examiners' fees and salaries.....	1,410 79
Traveling and other expenses of officers, trustees and committees.	2,029 63
Insurance department fees	24 00
Rent.	600 00
Advertising, printing and stationery.....	1,275 23
Postage, express, telegraph and telephone.....	686 84
Lodge supplies	762 92
Official publication	1,182 59
Expense of supreme lodge meeting.....	372 10
Legal expenses	500 00
Furniture and fixtures.....	475 65
Taxes, repairs and other expenses on real estate.....	119 80
Miscellaneous	1,668 82
Total Disbursements	\$199,500 53
Balance	\$798,942 59

LEDGER ASSETS

Book value of real estate.....	\$5,000 00
Mortgage loans	715,350 00
Deposited in trust companies and banks <i>on interest</i>	64,913 14
Deposited in banks <i>not on interest</i>	13,679 45
Total	\$798,942 59

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	10,998 20
Total Assets	\$809,940 79

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due.....	\$2,000 00
Resisted.....	12,000 00
Total Liabilities	\$14,000 00

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$705,295 39	\$7,513 50	\$712,808 89
<i>Income:</i>			
Membership fees.....		2,034 00	2,034 00
Dues and per capita tax.....	229,868 40	15,972 90	245,841 30
Interest and dividends.....	35,351 65	127 39	35,479 04
Other income.....		2,279 89	2,279 89
Totals.....	\$970,515 44	\$27,927 68	\$998,443 12
<i>Disbursements:</i>			
Death claims.....	\$182,000 00		\$182,000 00
Commissions to deputies, organizers and agents.....		\$295 00	295 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....		9,537 58	9,537 58
Insurance department fees.....		24 00	24 00
Rent.....		600 00	600 00
Official publication.....		1,182 59	1,182 59
Supreme lodge meeting.....		372 10	372 10
Legal expenses.....		500 00	500 00
Taxes and expenses on real estate.....		119 80	119 80
Other expenditures.....		4,869 46	4,869 46
Totals.....	\$182,000 00	\$17,500 53	\$199,500 53
Balance on hand December 31, 1914.....	\$788,515 44	\$10,427 15	\$798,942 59

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	15,661	\$17,763,000	216	\$252,000
Written in 1914.....	2,888	3,088,000	40	45,000
Revived in 1914.....	12	12,000	.....	.....
Received by transfer in 1914.....	.....	.....	.....	1,000
Increased in 1914.....	.....	39,000	.....	.....
Totals.....	18,561	\$20,902,000	256	\$298,000
Deduct terminated, decreased or transferred in 1914...	765	833,000	22	24,000
Total certificates in force				
December 31, 1914....	17,796	\$20,069,000	234	\$274,000
Terminated by death in 1914.....	166	186,000	6	7,000
Terminated by lapse in 1914.....	599	640,000	16	17,000
Decreased in 1914.....	.....	7,000	.....	.....

Received in 1914 from members in New York:	
Mortuary	\$3,789 30
Expense	189 25
Total.	<u>\$3,978 55</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	9	\$10,000	.....	.....
Incurred in 1914.....	166	186,000	6	\$7,000
Totals	175	\$196,000	6	\$7,000
Paid in 1914.....	162	182,000	6	7,000
Balance	13	\$14,000	.....	.....
Rejected in 1914.....	2	2,000	.....	.....
Claims unpaid December 31, 1914	11	12,000	.....	.....

LEDGER ASSETS

Book value of real estate.....	\$229,474 96
Mortgage loans	202,667 00
Book value of bonds.....	14,000 00
Deposited in trust companies and banks <i>on interest</i>	11,731 24
Cash in association's office.....	50 00
Total	\$457,923 20

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$1,282 02
Bonds	198 33
Total	1,480 35
Rents due	367 88
Market value of real estate over book value.....	100,025 04
Market value of bonds over book value.....	420 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	3,244 56
Total Assets	\$563,461 03

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$918 00
Reported, not yet adjusted.....	896 05
Total	\$1,814 05
Deposit on option.....	500 00
Total Liabilities.....	\$2,314 05

EXHIBIT OF FUNDS

	Mortuary	General	Home reserve	Home patrons' fund
Balance on hand December 31, 1913.....	\$283,465 70	\$144,405 98	\$47,310 79	\$5,978 67
<i>Income:</i>				
Other assessments.....	32,004 19			
Dues and per capita tax.....		12,191 57		
Interest and dividends.....	9,988 29	928 08		220 95
Other income.....	3,059 01	1,186 28	321 75	981 00
Totals.....	\$328,517 19	\$158,711 91	\$47,632 54	\$7,180 62
<i>Disbursements:</i>				
Death claims.....	\$62,175 61			
Salaries, fees, other compensation and traveling expenses of officers and employees.....	2,416 00			
Rent.....	718 76			
Taxes and expenses on real estate.....	1,083 10			\$1,546 28
Other expenditures.....	1,276 30	\$291 14	\$207 08	18 15
Totals.....	\$67,669 77	\$291 14	\$207 08	\$1,564 43
Balance before transfers.....	\$260,847 42	\$158,420 77	\$47,425 46	\$5,616 19
Increase by transfers.....		298 53		
Balance.....	\$260,847 42	\$158,719 30	\$47,425 46	\$5,616 19
Decrease by transfers.....		14,800 00		
Balance on hand December 31, 1914.....	\$260,847 42	\$143,919 30	\$47,425 46	\$5,616 19

	Home maintenance	District Grand Lodge	Total
Balance on hand December 31, 1913.....	\$570 27	.....	\$481,731 41
<i>Income:</i>			
Other assessments.....	.....	.....	32,004 19
Dues and per capita tax.....	.....	\$11,692 24	23,883 81
Interest and dividends.....	11 44	.....	11,148 76
Other income.....	971 62	4,628 42	11,148 08
Totals.....	\$1,553 33	\$16,320 66	\$559,916 25
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$62,175 61
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	\$3,453 17	5,869 17
Rent.....	.....	718 78	1,437 54
Supreme lodge meeting.....	.....	329 08	329 08
Taxes and expenses on real estate.....	.....	.....	2,629 38
Other expenditures.....	\$16,238 50	11,521 10	29,552 27
Totals.....	\$16,238 50	\$16,022 13	\$101,993 05
Balance before transfers.....	—\$14,685 17	\$298 53	\$457,923 20
Increase by transfers.....	14,800 00	.....	15,098 53
Balance.....	\$114 83	\$298 53	\$473,021 73
Decrease by transfers.....	.....	298 53	15,098 53
Balance on hand December 31, 1914.....	\$114 83	.....	\$457,923 20

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	1,170	\$716,600	1,059	\$647,050
Deduct terminated, decreased or transferred in 1914....	108	64,850	102	56,200
Total certificates in force December 31, 1914....	1,062	\$651,750	957	\$590,850
Terminated by death in 1914.	102	61,150	96	52,500
Terminated by lapse in 1914.	4	2,800	4	2,800
Terminated by withdrawal in 1914	2	900	2	900

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	14	\$2,840	3	\$751
Incurred in 1914.....	102	61,150	86	52,500
Totals	116	\$63,990	89	\$53,251
Paid in 1914.....	105	62,176	86	52,500
Claims unpaid December 31, 1914	11	\$1,814	3	\$751

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York city 1962 4¼s.....	\$4,000 00	\$4,000	\$4,120
New York city 1964 4¼s.....	10,000 00	10,000	10,300
Totals.....	\$14,000 00	\$14,000	\$14,420

BENEVOLENT SOCIETY OF THE UNITED STATES FOR THE PROPAGATION OF CREMATION

No. 351 COLUMBUS AVENUE, NEW YORK

[Commenced business April, 1890]

FREDERICK LOECHEL, President

GEORGE VERMAETEN, Secretary

Attorneys for service of process in the State of New York, MAERKLE &
MAERKLE, 233 Broadway, New York

INCOME

Membership fees	\$694 00	
Assessments or premiums.....	10,407 90	
Assessments for 1913.....	486 83	
Net amount received from members.....		\$11,588 73
Interest on:		
Mortgage loans	\$29 44	
Other sources	104 58	
		134 02
Sale of lodge supplies.....		3 80
Miscellaneous		2 50
Total Income		\$11,729 05
Ledger Assets December 31, 1913.....		6,683 24
Total		\$18,412 29

DISBURSEMENTS

Death claims	\$8,720 00
Salaries of officers and trustees.....	1,152 50
Salaries and other compensation of committees.....	102 20
Insurance department fees.....	20 16
Advertising, printing and stationery.....	602 08
Postage, express, telegraph and telephone.....	274 60
Lodge supplies	5 50
Expense of supreme lodge meeting.....	154 81
Legal expenses	150 00
Miscellaneous	186 10
Total Disbursements	\$11,367 95
Balance	\$7,044 34

LEDGER ASSETS

Mortgage loans	\$4,000 00
Deposited in trust companies and banks <i>on interest</i>	2,199 43
Cash in association's office, \$37.14; in banks <i>not on interest</i> , \$807.67	844 81
Total	\$7,044 24

NON-LEDGER ASSETS

Interest accrued	38 91
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	655 50
Total Assets	\$7,738 65

LIABILITIES

Policy or certificate claims due and unpaid.....	\$580 00
--	----------

EXHIBIT OF FUNDS

	General fund
Balance on hand December 31, 1913.....	\$6,683 24
<i>Income:</i>	
Membership fees.....	694 00
Assessments.....	10,407 90
Other payments by members.....	486 83
Interest and dividends.....	134 02
Other income.....	6 30
Total.....	\$18,412 29
<i>Disbursements:</i>	
Death claims.....	\$8,720 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	1,254 70
Insurance department fees.....	20 16
Supreme lodge meeting.....	154 81
Legal expenses.....	150 00
Other expenditures.....	1,068 28
Total.....	\$11,367 95
Balance on hand December 31, 1914.....	\$7,044 34

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	5,025	\$502,500	2,199	\$219,900
Written in 1914.....	450	45,000	197	19,700
Totals	5,475	\$547,500	2,396	\$239,600
Deduct terminated, decreased or transferred in 1914....	311	31,100	147	14,700
Total certificates in force December 31, 1914...	5,164	\$516,400	2,249	\$224,900
Terminated by death in 1914	94	9,400	55	5,500
Terminated by lapse in 1914	201	20,100	85	8,500
Terminated by withdrawal in 1914	16	1,600	7	700
Received in 1914 from members in New York:				
General fund				\$5,341 00

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	12	\$1,200	.8	\$80
Incurred in 1914.....	94	9,400	55.0	5,500
Totals	106	\$10,600	55.8	\$5,580
Paid in 1914	87.2	8,720	51.6	5,160
Balance	18.8	\$1,880	4.2	\$420
Rejected in 1914	13.	1,300	.....	.....
Claims unpaid December 31, 1914	5.8	\$580	4.2	\$420

THE SUPREME TRIBE OF BEN HUR

CRAWFORDSVILLE, INDIANA

[Commenced business January 16, 1894]

R. H. GERARD, President
Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

JOHN C. SNYDER, Secretary

INCOME

Membership fees	\$1,277 50	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	321,838 54	
All other assessments or premiums.....	1,149,605 68	
Dues and per capita tax.....	61,459 64	
Medical examiners' fees.....	44 00	
Total	\$1,534,225 36	
Deduct payments returned to applicants and members	3,199 19	
Net amount received from members.....	\$1,531,026 17	
Interest on:		
Mortgage loans	\$14,781 04	
Bonds	40,833 29	
Other sources	4,337 41	
		59,951 74
Rents		18,011 16
Sale of lodge supplies.....		4,422 72
Official publication		1,576 67
Payments returned		23 67
Deputies' bonds		400 00
Total Income	\$1,615,412 13	
Ledger Assets December 31, 1913.....	1,592,040 61	
Total	\$3,207,452 74	

DISBURSEMENTS

Death claims	\$1,257,167 20	
Permanent disability claims.....	6,215 64	
Old age benefits.....	19,298 00	
Other benefits	8,380 00	
Total benefits paid.....	\$1,291,060 84	
Commissions and fees to deputies or organizers.....	88,533 04	
Salaries of deputies and organizers.....	47,429 82	
Salaries of managers or agents.....	6,000 00	
Salaries and other compensation of officers and trustees.....	25,450 00	
Salaries of office employees.....	37,286 48	
Medical examiners' fees and salaries.....	9,400 00	
Traveling and other expenses of officers, trustees and committees	3,373 63	
Collection and remittance of assessments and dues.....	971 52	

Insurance department fees.....	\$727 00
Rent	5,258 00
Advertising, printing and stationery.....	25,794 56
Postage, express, telegraph and telephone.....	5,630 35
Lodge supplies	8,542 97
Official publication	20,040 55
Expense of supreme lodge meeting.....	6,913 23
Legal expenses	14,059 57
Furniture and fixtures.....	1,285 18
Taxes, repairs and other expenses on real estate.....	14,652 59
Miscellaneous	2,808 88
Deputies' bonds	1,008 38
Expense, deputies and organizers.....	30,116 97
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Bonds	2,292 90
Total Disbursements	\$1,648,636 46
Balance	\$1,558,816 28

LEDGER ASSETS

Book value of real estate.....	\$225,686 38
Mortgage loans	261,325 00
Book value of bonds.....	864,577 62
Deposited in trust companies and banks <i>on interest</i>	207,127 28
Cash in association's office.....	100 00
Total	\$1,558,816 28

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$3,477 87
Bonds	11,107 43
Other assets	171 11
Total	14,756 41
Rents due and accrued.....	294 00
Market value of real estate over book value.....	4,771 95
Market value of bonds over book value.....	13,860 03
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	14,834 11
Total Assets	\$1,607,332 78

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$375 00
Resisted	12,700 00
Reported, not yet adjusted.....	109,250 00
Present value of annuity.....	1,256 56
Total	\$123,581 56
Salaries and miscellaneous accounts.....	10,423 25
Taxes due or accrued.....	2,084 52
Advance assessments	1,157 09
Total Liabilities	\$137,246 42

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$513,517 88	\$974,274 43	\$104,248 30	\$1,592,040 61
<i>Income:</i>				
Membership fees.....			1,277 50	1,277 50
Assessments during first twelve months of membership, of which all or an extra per cent is used for expenses.....	64,367 71		257,470 83	321,838 54
Other assessments.....	1,004,500 45	53,928 70	87,977 34	1,146,406 49
Dues and per capita tax.....			61,459 64	61,459 64
Other payments by members.....			44 00	44 00
Interest and dividends.....	16,926 03	38,364 37	4,661 34	59,951 74
Other income.....	15,689 66	2,321 50	6,423 06	24,434 22
Totals.....	\$1,615,001 73	\$1,068,889 00	\$523,562 01	\$3,207,452 74
<i>Disbursements:</i>				
Death claims.....	\$1,257,167 20			\$1,257,167 20
Disability claims.....	6,215 64			6,215 64
Other benefits.....	27,678 00			27,678 00
Commissions to deputies, organizers and agents.....			\$88,533 04	88,533 04
Salaries, fees, other compensation and traveling expenses of officers and employees.....			129,911 45	129,911 45
Insurance department fees.....			727 00	727 00
Rent.....			5,258 00	5,258 00
Official publication.....			20,040 55	20,040 55
Supreme lodge meeting.....			6,913 23	6,913 23
Legal expenses.....			14,059 57	14,059 57
Taxes and expenses on real estate.....	12,816 22	\$1,836 37		14,652 59
Other expenditures.....		1,633 00	75,847 19	77,480 19
Totals.....	\$1,303,877 06	\$3,469 37	\$341,290 03	\$1,648,636 46
Balance before transfers.....	\$311,124 67	\$1,065,419 63	\$182,271 98	\$1,558,816 28
Increase by transfers.....	295,000 00			295,000 00
Balance.....	\$606,124 67	\$1,065,419 63	\$182,271 98	\$1,853,816 28
Decrease by transfers.....		295,000 00		295,000 00
Balance on hand December 31, 1914.....	\$606,124 67	\$770,419 63	\$182,271 98	\$1,558,816 28

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	105,943	\$118,315,685	5,061	\$5,310,950
Written in 1914.....	14,710	13,633,050	766	611,250
Transferred to Class B.....	2,690	2,686,225	149	164,400
Totals.....	123,343	\$134,634,960	5,976	\$6,086,600
Deduct terminated, decreased or transferred in 1914.....	22,332	23,331,255	1,050	963,750
Total certificates in force December 31, 1914....	101,011	\$111,303,705	4,926	\$5,122,850
Terminated by death in 1914.....	1,087	1,227,800	56	58,950
Terminated by lapse in 1914.....	18,446	18,756,675	833	700,450
Transferred in 1914.....			7	6,600
Terminated by old age and experience in 1914.....	65	61,180	3	2,600
Decreased and transferred to Class B in 1914.....	2,734	3,285,600	151	195,150
Received in 1914 from members in New York:				
Mortuary.....				\$49,234 09
Reserve.....				2,133 35
Expense.....				14,687 49
Total.....				\$66,054 93

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	153	\$174,125	5	\$6,050
Incurred in 1914.....	1,087	1,227,800	56	58,950
Totals	1,240	\$1,401,925	61	\$65,000
Paid in 1914.....	1,136	1,257,167	55	58,300
Balance	104	\$144,758	6	\$6,700
Saved by compromising or scaling down in 1914.....	.....	21,983	.....	1,550
Rejected in 1914.....	1	700	.....	.....
Claims unpaid December 31, 1914	103	122,075	6	5,150

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	3	\$757	.....	.....
Incurred in 1914.....	18	5,709	3	\$1,206
Totals	21	\$6,466	.....	.....
Paid in 1914.....	20	6,216	3	\$1,206
Claims unpaid December 31, 1914	1	\$250	.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	61	\$27,678	.....	.....
Paid in 1914	61	\$27,678	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Ashland Ore improvement 1921 6s.....	\$8,000 00	\$8,000	\$8,000
Brazoria co Tex drainage 1933 5s.....	20,000 00	20,000	4,950
Brazoria co Tex drainage 1934 5s.....			4,900
Brazoria co Tex drainage 1935 5s.....			4,900
Brazoria co Tex drainage 1936 5s.....			4,900
Cass co Ind gravel road 1915-22 4½s.....	2,400 00	2,400	2,400
Central City Ky school 1929 6s.....	14,000 00	14,000	14,000
Citizens St Ry Co Indianapolis Ind 1933 5s.....	56,000 00	56,000	56,000
Daviess co Ind gravel road 1916 4½s.....	7,256 48	7,524	836
Daviess co Ind gravel road 1917 4½s.....			3,344
Daviess co Ind gravel road 1918 4½s.....			3,344
Dorchester co S Car school 1929 6s.....	6,000 00	6,600	6,600
East Point Ga waterworks 1939 5s.....	20,000 00	20,000	20,600
Ellis co Texas drainage 1921 5s.....	10,000 00	10,000	1,000
Ellis co Texas drainage 1922 5s.....			1,000
Ellis co Texas drainage 1923 5s.....			1,000
Ellis co Texas drainage 1929 5s.....			1,000
Ellis co Texas drainage 1930 5s.....			1,000
Ellis co Texas drainage 1931 5s.....			1,000
Ellis co Texas drainage 1932 5s.....			1,000
Ellis co Texas drainage 1933 5s.....			1,000
Ellis co Texas drainage 1934 5s.....			2,000
Geneva Ind school 1915-18 4½s.....	2,000 00	2,000	2,000

	Book value	Par value	Market value
Green co Ind gravel road 1923 4½s.....	\$2,500 00	\$2,500	\$495
Green co Ind gravel road 1924 4½s.....			990
Green co Ind gravel road 1925 4½s.....			990
Haines Ore waterworks 1931 6s.....	20,000 00	20,000	20,800
Hillsboro N Car funding 1939 6s.....	10,000 00	10,000	11,000
Hermiston Ore waterworks 1941 6s.....	10,000 00	10,000	10,500
Howard co Ind gravel road 1915-19 4½s.....	5,000 00	5,000	5,000
Howard co Ind gravel road 1915 4½s.....	1,430 00	1,430	286
Howard co Ind gravel road 1916 4½s.....			286
Howard co Ind gravel road 1917 4½s.....			286
Howard co Ind gravel road 1918 4½s.....			286
Howard co Ind gravel road 1919 4½s.....			286
Humboldt co Nev school 1917 6s.....	15,000 00	15,000	1,010
Humboldt co Nev school 1918 6s.....			1,020
Humboldt co Nev school 1919 6s.....			1,020
Humboldt co Nev school 1920 6s.....			2,060
Humboldt co Nev school 1921 6s.....			2,060
Humboldt co Nev school 1922 6s.....			2,080
Humboldt co Nev school 1923 6s.....			2,080
Humboldt co Nev school 1924 6s.....			2,100
Humboldt co Nev school 1925 6s.....	10,000 00	10,000	2,100
Indianapolis Ind water company 1926 5s.....			9,700
Jesup Ga waterworks 1920 5s.....	10,000 00	10,000	1,000
Jesup Ga waterworks 1921 5s.....			1,000
Jesup Ga waterworks 1923 5s.....			1,000
Jesup Ga waterworks 1924 5s.....			1,000
Jesup Ga waterworks 1925 5s.....			1,000
Jesup Ga waterworks 1926 5s.....			1,000
Jesup Ga waterworks 1927 5s.....			1,000
Jesup Ga waterworks 1928 5s.....			1,000
Jesup Ga waterworks 1929 5s.....			1,000
Jesup Ga waterworks 1930 5s.....			1,000
Kaw Valley Kansas drainage 1940 5s.....	27,000 00	27,000	27,540
Knox county Ind gravel road 1915 4½s.....	2,203 50	2,203	440
Knox county Ind gravel road 1916 4½s.....			441
Knox county Ind gravel road 1917 4½s.....			436
Knox county Ind gravel road 1918 4½s.....			437
Knox county Ind gravel road 1919 4½s.....			436
Knox county Ind gravel road 1915 4½s.....	3,878 64	3,878	969
Knox county Ind gravel road 1917 4½s.....			960
Knox county Ind gravel road 1919 4½s.....			959
Knox county Ind gravel road 1921 4½s.....			960
Lake county Ind gravel road 1916 4½s.....			700
Lake county Ind gravel road 1918 4½s.....	2,800 00	2,800	693
Lake county Ind gravel road 1919 4½s.....			1,386
Lake county Ind gravel road 1915 4½s.....			787
Lake county Ind gravel road 1916 4½s.....	4,724 28	4,724	787
Lake county Ind gravel road 1917 4½s.....			1,559
Lake county Ind gravel road 1918 4½s.....			1,559
Lake county Ind gravel road 1915 4½s.....			1,000
Lake county Ind gravel road 1916 4½s.....			2,000
Lake county Ind gravel road 1918 4½s.....	5,000 00	5,000	990
Lake county Ind gravel road 1919 4½s.....			990
Lexington county S Car school 1916 6s.....			2,525
Lexington county S Car school 1921 6s.....	10,000 00	10,000	2,575
Lexington county S Car school 1926 6s.....			2,600
Lexington county S Car school 1931 6s.....			2,625
Lawrence county Ind gravel road 1915 4½s.....			758
Lawrence county Ind gravel road 1916 4½s.....	3,411 90	3,411	758
Lawrence county Ind gravel road 1917 4½s.....			750
Lawrence county Ind gravel road 1918 4½s.....			751
Lawrence county Ind gravel road 1919 4½s.....			375
Lee county Ark improvement 1926 5½s.....	39,000 00	39,000	5,100
Lee county Ark improvement 1927 5½s.....			5,100
Lee county Ark improvement 1928 5½s.....			5,100
Lee county Ark improvement 1929 5½s.....			6,180
Lee county Ark improvement 1930 5½s.....			6,180
Lee county Ark improvement 1931 5½s.....			6,180
Lee county Ark improvement 1932 5½s.....			6,180
Lee county Ark improvement 1922 5½s.....			3,060
Liberty county Texas drainage 1934 5s.....	20,000 00	20,000	20,000
Miami county Ind gravel road 1915 4½s.....	845 00	1,000	1,000
Miami county Ind gravel road 1917 4½s.....	22,402 00	23,000	990
Miami county Ind gravel road 1918 4½s.....			1,980
Miami county Ind gravel road 1919 4½s.....			1,980
Miami county Ind gravel road 1920 4½s.....			1,980
Miami county Ind gravel road 1921 4½s.....			1,980
Miami county Ind gravel road 1922 4½s.....			1,960
Miami county Ind gravel road 1923 4½s.....			1,960
Miami county Ind gravel road 1924 4½s.....			1,960

	Book value	Par value	Market value
Miami county Ind gravel road 1925 4½s.....			\$1,960
Miami county Ind gravel road 1926 4½s.....			1,960
Miami county Ind gravel road 1927 4½s.....			1,960
Miami county Ind gravel road 1928 4½s.....			1,960
Monroe county Ind gravel road 1915 4½s.....			488
Monroe county Ind gravel road 1916 4½s.....	\$1,220 00	\$1,220	488
Monroe county Ind gravel road 1917 4½s.....			241
Montgomery county Texas road 1953 5s.....	49,250 00	50,000	50,000
New Orleans La improvement 1924 5s.....	5,000 00	5,000	5,000
Norway Mich school 1915 4½s.....	1,000 00	1,000	1,000
Orange county Ind gravel road 1915 4½s.....	1,150 00	1,150	1,150
Orange county Ind gravel road 1915 4½s.....	930 00	930	930
Owosso Mich refunding 1924 5s.....			2,575
Owosso Mich refunding 1925 5s.....			2,575
Owosso Mich refunding 1926 5s.....	10,000 00	10,000	2,575
Owosso Mich refunding 1927 5s.....			2,600
Plant City Florida sewerage 1933 6s.....	23,816 50	23,000	25,070
Park Fireproof & Storage Company Chicago Ill 1923 6s.....	25,000 00	25,000	25,000
Park Fireproof & Storage Company Chicago Ill 1922-23 6s....	13,500 00	13,500	13,500
Parish of St Charles La road 1925 5s.....			2,000
Parish of St Charles La road 1926 5s.....			2,000
Parish of St Charles La road 1927 5s.....			3,000
Parish of St Charles La road 1928 5s.....			3,000
Parish of St Charles La road 1929 5s.....			3,000
Parish of St Charles La road 1930 5s.....	38,000 00	38,000	3,000
Parish of St Charles La road 1931 5s.....			4,000
Parish of St Charles La road 1932 5s.....			4,000
Parish of St Charles La road 1933 5s.....			4,000
Parish of St Charles La road 1934 5s.....			4,000
Parish of St Charles La road 1935 5s.....			1,000
Parish of St Charles La road 1936 5s.....			5,000
Parish of St Charles La road 1939 5s.....			1,000
Parish of St Charles La road 1940 5s.....			2,000
Parish of St Charles La road 1941 5s.....	23,000 00	23,000	5,000
Parish of St Charles La road 1942 5s.....			5,000
Parish of St Charles La road 1943 5s.....			5,000
Parish of St Charles La road 1944 5s.....			5,000
Parish of Jefferson La road 1923 5s.....			500
Parish of Jefferson La road 1924 5s.....			1,000
Parish of Jefferson La road 1925 5s.....			1,000
Parish of Jefferson La road 1926 5s.....			1,000
Parish of Jefferson La road 1927 5s.....			1,000
Parish of Jefferson La road 1928 5s.....			1,000
Parish of Jefferson La road 1929 5s.....			1,500
Parish of Jefferson La road 1930 5s.....			1,500
Parish of Jefferson La road 1931 5s.....			2,000
Parish of Jefferson La road 1932 5s.....			2,000
Parish of Jefferson La road 1933 5s.....			2,000
Parish of Jefferson La road 1934 5s.....	53,500 00	53,500	2,000
Parish of Jefferson La road 1935 5s.....			2,000
Parish of Jefferson La road 1936 5s.....			3,000
Parish of Jefferson La road 1937 5s.....			3,000
Parish of Jefferson La road 1938 5s.....			3,000
Parish of Jefferson La road 1939 5s.....			3,000
Parish of Jefferson La road 1940 5s.....			3,000
Parish of Jefferson La road 1941 5s.....			3,000
Parish of Jefferson La road 1942 5s.....			4,000
Parish of Jefferson La road 1943 5s.....			4,000
Parish of Jefferson La road 1944 5s.....			4,000
Parish of Jefferson La road 1945 5s.....			4,000
Parish of Jefferson La road 1946 5s.....			1,000
Parish of Jefferson La road 1928 5s.....			1,000
Parish of Jefferson La road 1929 5s.....			1,500
Parish of Jefferson La road 1930 5s.....			1,500
Parish of Jefferson La road 1931 5s.....			2,000
Parish of Jefferson La road 1932 5s.....			2,000
Parish of Jefferson La road 1933 5s.....			2,000
Parish of Jefferson La road 1934 5s.....	31,000 00	31,000	2,000
Parish of Jefferson La road 1935 5s.....			2,000
Parish of Jefferson La road 1936 5s.....			3,000
Parish of Jefferson La road 1937 5s.....			3,000
Parish of Jefferson La road 1938 5s.....			3,000
Parish of Jefferson La road 1939 5s.....			3,000
Parish of Jefferson La road 1940 5s.....			3,000
Parish of Jefferson La road 1941 5s.....			2,000
Pulaski county Ark drainage 1921 6s.....			500
Pulaski county Ark drainage 1922 6s.....			1,500
Pulaski county Ark drainage 1923 6s.....	5,000 00	5,000	1,500
Pulaski county Ark drainage 1924 6s.....			500
Pulaski county Ark drainage 1925 6s.....			1,000

	Book value	Par value	Market value
Randolph county Ind gravel road 1915 4½s.....	\$2,693 00	\$2,693	\$1,077
Randolph county Ind gravel road 1916 4½s.....			1,077
Randolph county Ind gravel road 1917 4½s.....			539.
Randolph county Ind gravel road 1915 4½s.....	3,104 85	3,104	621
Randolph county Ind gravel road 1916 4½s.....			621
Randolph county Ind gravel road 1917 4½s.....			621
Randolph county Ind gravel road 1915 4½s.....			828
Randolph county Ind gravel road 1916 4½s.....			413
Reidsville Ga school 1916-26-36 5s.....	5,000 00	5,000	5,000
Rush county Ind gravel road 1917-18 5s.....	10,000 00	10,000	10,100
St Anne Ill school 1915 5s.....	4,680 00	4,680	760
St Anne Ill school 1916 5s.....			767
St Anne Ill school 1917 5s.....			768
St Anne Ill school 1918 5s.....			775
St Anne Ill school 1919 5s.....			775
St Anne Ill school 1920 5s.....	2,200 00	2,200	897
Shelby county Ind gravel road 1915 4½s.....			2,200
Sullivan county Ind gravel road 1915 4½s.....	20,128 20	20,128	242
Sullivan county Ind gravel road 1916 4½s.....			1,500
Sullivan county Ind gravel road 1916 4½s.....			241
Sullivan county Ind gravel road 1917 4½s.....			3,465
Sullivan county Ind gravel road 1917 4½s.....			478
Sullivan county Ind gravel road 1918 4½s.....			3,465
Sullivan county Ind gravel road 1918 4½s.....			479
Sullivan county Ind gravel road 1919 4½s.....			2,475
Sullivan county Ind gravel road 1919 4½s.....			478
Sullivan county Ind gravel road 1919 4½s.....			479
Sullivan county Ind gravel road 1921 4½s.....			3,465
Sullivan county Ind gravel road 1921 4½s.....			718
Sullivan county Ind gravel road 1923 4½s.....			1,470
Sullivan county Ind gravel road 1923 4½s.....			237
Sullivan county Ind gravel road 1925 4½s.....			490
Sullivan county Ind gravel road 1925 4½s.....			237
Sullivan county Ind gravel road 1916 4½s.....			427
Sullivan county Ind gravel road 1917 4½s.....			847
Sullivan county Ind gravel road 1918 4½s.....			848
Sullivan county Ind gravel road 1919 4½s.....	8,128 77	8,128	847
Sullivan county Ind gravel road 1920 4½s.....			847
Sullivan county Ind gravel road 1921 4½s.....			838
Sullivan county Ind gravel road 1922 4½s.....			838
Sullivan county Ind gravel road 1923 4½s.....			838
Sullivan county Ind gravel road 1924 4½s.....			838
Sullivan county Ind gravel road 1925 4½s.....			1,133
Tonopah Nevada school 1917 7s.....	25,000 00	25,000	12,420
Tonopah Nevada school 1922 7s.....			13,888
Tonopah Nevada school 1927 7s.....	8,000 00	8,000	9,200
Tonopah Nevada school 1932 7s.....			6,375
Trinity River Texas irrigation 1933 5½s.....	65,000 00	65,000	7,650
Trinity River Texas irrigation 1934 5½s.....			8,925
Trinity River Texas irrigation 1935 5½s.....			10,200
Trinity River Texas irrigation 1936 5½s.....			11,475
Trinity River Texas irrigaton 1937 5½s.....			12,750
Trinity River Texas irrigation 1938 5½s.....	25,000 00	25,000	8,925
Trinity River Texas irrigation 1939 5½s.....			5,100
Trinity River Texas irrigation 1939 5½s.....			15,045
Trinity River Texas irrigation 1940 5½s.....			5,355
Trinity River Texas irrigation 1941 5½s.....			2,020
Wabash county Ind macadam road 1929 5s.....	5,536 00	5,536	2,020
Wabash county Ind macadam road 1930 5s.....			1,551
Warren county Ind gravel road 1915 4½s.....	3,888 50	3,888	707
Warren county Ind gravel road 1916 4½s.....			707
Warren county Ind gravel road 1917 4½s.....			699
Warren county Ind gravel road 1918 4½s.....			700
Warren county Ind gravel road 1919 4½s.....			699
Warren county Ind gravel road 1920 4½s.....			349
Whitesville N Car improvement 1930 6s.....	10,000 00	10,000	10,400
White county Ill refunding 1916-17 4½s.....	11,000 00	11,000	11,000
Totals.....	\$864,577 62	\$865,531	\$878,437

INDEPENDENT ORDER BRITH ABRAHAM OF THE UNITED STATES OF AMERICA

No. 37 SEVENTH STREET, NEW YORK

[Commenced business February 7, 1887]

LEON SANDERS, Grand Master

MAX L. HOLLANDER, Secretary

Attorney for service of process in the State of New York, ADOLPH STERN,
261 Broadway, New York

INCOME

Assessments or premiums.....	\$770,457 66	
Dues and per capita tax.....	45,921 60	
Net amount received from members.....		\$816,379 26
Interest on:		
Mortgage loans	\$5,277 50	
Bonds	12,762 50	
Other sources	4,800 32	
		22,840 32
Rents		2,892 00
Sale of lodge supplies.....		349 40
Miscellaneous		319 43
Picnic proceeds		6,511 20
Borrowed money		13,000 00
Headstone deposits		4,671 00
Reserved graves and permits.....		1,515 00
Membership certificates		2,277 12
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Real estate	\$1,200 00	
Bonds	1,250 00	
		2,450 00
Total Income		\$873,204 73
Ledger Assets December 31, 1913.....		615,718 69
Total		\$1,488,923 42

DISBURSEMENTS

Death claims	\$704,100 00	
Permanent disability claims.....	3,750 00	
Total benefits paid.....		\$707,850 00
Fees to deputies or organizers.....		2,531 84
District deputies		1,111 15
Salaries and other compensation of officers and trustees.....		8,899 50
Salaries and other compensation of office employees.....		6,966 00
Medical examiners' fees and salaries.....		1,035 00
Traveling and other expenses of officers, trustees and com- mittees		2,264 70
Collection fees		178 28
Insurance department fees.....		272 50
Rent		2,660 00
Advertising, printing and stationery.....		4,519 56
Postage, express, telegraph and telephone.....		2,662 63

Expense of supreme lodge meeting.....	\$1,853 08
Legal expenses	761 33
Furniture and fixtures.....	79 90
Taxes, repairs and other expenses on real estate.....	1,055 40
Miscellaneous	2,954 73
Donations	28,904 82
Headstone deposits returned.....	4,492 00
Maintenance of cemetery	902 60
Borrowed money repaid, \$20,000; interest, \$335.....	20,335 00
Accrued interest on bonds purchased.....	531 25
Interest on mortgages payable.....	450 00

Total Disbursements **\$803,271 27**

Balance **\$685,652 15**

LEDGER ASSETS

Book value of real estate.....	\$19,373 90
Mortgage loans	103,100 00
Book value of bonds.....	355,000 00
Deposited in trust companies and banks <i>on interest</i>	201,325 49
Deposited in banks <i>not on interest</i>	6,852 76

Total **\$685,652 15**

NON-LEDGER ASSETS

Interest accrued:

Mortgages	\$1,608 65
Bonds	4,429 16
Other assets	1,902 39

Total **7,940 20**

Market value of bonds over book value..... **8,250 00**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..... **44,478 62**

Unclaimed endowment fund **100 00**

Gross Assets **\$746,420 97**

DEDUCT ASSETS NOT ADMITTED

Assessments due from subordinate lodges over thirty days due. **14,563 56**

Total Admitted Assets..... **\$731,857 41**

LIABILITIES

Policy or certificate claims:

Adjusted, not yet due.....	\$116,250 00
Reported, not yet adjusted.....	47,500 00

Total **\$163,750 00**

Borrowed money **8,000 00**

Headstone deposits payable **4,838 65**

Withdrawal card deposits payable..... **43 55**

Interest on mortgages payable..... **187 50**

Total Liabilities **\$176,819 70**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Charity	Cemetery
Balance on hand December 31, 1913.....	\$78,711 34	\$503,576 65	.....	\$1,013 73	\$19,695 59
<i>Income:</i>					
Assessments.....	678,834 31	22,020 90	\$5,164 80	17,352 10	2,947 90
Interest and dividends.....	990 64	20,582 15	.....	.....	745 12
Other income.....	.....	411 84	.....	9,511 20	6,186 00
Totals.....	\$758,536 29	\$546,591 54	\$5,164 80	\$27,877 03	\$29,574 61
<i>Disbursements:</i>					
Death claims.....	\$704,100 00	.....	.....	.....	.....
Disability claims.....	.....	.....	\$3,750 00	.....	.....
Salaries, fees, other compensation and travel- ing expenses of officers and employees.....	.....	.....	.....	\$462 50	.....
Other expenditures.....	.....	.....	.....	28,669 82	\$5,394 60
Totals.....	\$704,100 00	.....	\$3,750 00	\$29,132 32	\$5,394 60
Balance before transfers.....	\$54,436 29	\$546,591 54	\$1,414 80	—\$1,255 29	\$24,180 01
Increase by transfers.....	.....	702 94	.....	5,000 00	.....
Balance.....	\$54,436 29	\$547,294 48	\$1,414 80	\$3,744 71	\$24,180 01
Balance on hand December 31, 1914.....	\$54,436 29	\$547,294 48	\$1,414 80	\$3,744 71	\$24,180 01

	Building	End reserve	Expense	Total
Balance on hand December 31, 1913.....	\$910 99	.....	\$11,810 39	\$615,718 69
<i>Income:</i>				
Assessments.....	.....	\$44,137 65	.....	770,457 66
Dues and per capita tax.....	.....	.....	45,921 60	45,921 60
Interest and dividends.....	.....	110 14	412 27	22,840 32
Other income.....	4,092 00	838 16	12,945 95	33,985 15
Totals.....	\$5,002 99	\$45,085 95	\$71,090 21	\$1,488,923 42
<i>Disbursements:</i>				
Death claims.....	.....	.....	.....	\$704,100 00
Disability claims.....	.....	.....	.....	3,750 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	\$23,248 99	23,711 49
Insurance department fees.....	.....	.....	272 50	272 50
Rent.....	.....	.....	2,660 00	2,660 00
Supreme lodge meeting.....	.....	.....	1,853 08	1,853 08
Legal expenses.....	.....	.....	761 33	761 33
Taxes and expenses on real estate.....	\$756 80	.....	298 60	1,055 40
Other expenditures.....	450 00	\$531 25	30,061 80	65,107 47
Totals.....	\$1,206 80	\$531 25	\$59,156 30	\$803,271 27
Balance before transfers.....	\$3,796 19	\$44,554 70	\$11,933 91	\$685,652 15
Increase by transfers.....	.....	.....	.....	5,702 94
Balance.....	\$3,796 19	\$44,554 70	\$11,933 91	\$691,355 09
Decrease by transfers.....	702 94	.....	5,000 00	5,702 94
Balance on hand December 31, 1914.....	\$3,093 25	\$44,554 70	\$6,933 91	\$685,652 15

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	184,797	\$92,399,000	106,439	\$53,219,500
Written in 1914.....	23,372	11,686,000	13,984	6,992,000
Totals ..	208,169	\$104,085,000	120,423	\$60,211,500
Deduct terminated, decreased or transferred in 1914....	13,679	6,839,500	8,064	4,032,000
Total certificates in force December 31, 1914...	194,490	\$97,245,500	112,359	\$56,179,500
Terminated by death in 1914.	1,474	737,000	921	460,500
Terminated by lapse in 1914.	12,205	6,102,500	7,143	3,571,500

Received in 1914 from members in New York:	
Mortuary	\$388,680 40
Reserve	12,993 60
Disability	2,938 41
Endowment reserve	25,364 45
Expense	26,305 08
Total	<u>\$456,281 94</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	259	\$129,250	143	\$71,500
Incurred in 1914.....	1,474	737,000	865	432,500
Totals	1,733	\$866,250	1,008	\$504,000
Paid in 1914.....	1,409	704,100	824	411,600
Balance	324	\$162,150	184	\$92,400
Saved by compromising or scaling down in 1914.....	.....	400	.....	400
Claims unpaid December 31, 1914	324	\$161,750	184	\$92,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	21	\$5,750	10	\$2,500
Paid in 1914.....	13	3,750	7	1,750
Claims unpaid December 31, 1914	8	\$2,000	3	\$750

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
N Y City 1959 4s.....	\$80,000	\$80,000	\$80,000
N Y City 1960 4¼s.....	225,000	225,500	231,750
N Y City 1964 4¼s.....	50,000	50,000	51,500
Totals.....	<u>\$355,000</u>	<u>\$355,000</u>	<u>\$363,250</u>

UNITED STATES GRAND LODGE OF THE ORDER B'RITH ABRAHAM

No. 266 GRAND STREET, NEW YORK

[Commenced business February 3, 1900]

SAMUEL DORF, Grand Master

GEO. W. LEISERSON, Secretary

Attorney for service of process in the State of New York, HENRY M.

GOLDFOGLE, No. 271 Broadway, New York

INCOME

Assessments or premiums.....	\$427,944 28	
Dues and per capital tax.....	21,601 50	
Propaganda assessment	3,672 60	
Other payments by members.....	36,297 69	
Net amount received from members.....		\$489,516 07
Interest on:		
Bonds	\$4,412 15	
Other sources	614 85	
		5,027 00
Sale of lodge supplies.....		217 90
Miscellaneous (including \$662.09 membership certificates, \$509 hospital fund contributions).....		1,839 92
Borrowed money		21,022 50
Collection, European war sufferers, \$1,269.60; Salem fire suf- ferers, \$579.89		1,840 49
Restored to mortuary fund.....		3,267 62
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		4,180 00
Total Income		\$526,911 50
Ledger Assets December 31, 1913.....		162,767 39
Total		\$689,678 89

DISBURSEMENTS

Death claims	\$448,226 65	
Other benefits	7,968 13	
Total benefits paid.....		\$456,194 78
Expense of deputies and organizers.....		15 00
Salaries and other compensation of officers.....		8,209 00
Expense of committee		71 25
Salaries of office employees.....		2,346 50
Traveling and other expenses of officers.....		1,283 01
Insurance department fees.....		275 00
Rent		2,100 00
Advertising, printing and stationery.....		2,581 70
Postage, express, telegraph and telephone.....		1,789 10
Expense of supreme lodge meeting.....		50 00
Legal expenses		501 35
Furniture and fixtures.....		174 20
Miscellaneous		1,196 00

Hospital and European war fund.....	\$1,650 00
Borrowed money repaid.....	21,925 00
Formation new lodges and propaganda.....	4,653 92
Total Disbursements	\$505,006 81
Balance	\$184,672 08

LEDGER ASSETS

Book value of bonds.....	\$127,240 00
Deposited in trust companies and banks <i>on interest</i>	56,705 46
Cash in association's office.....	726 62
Total	\$184,672 08

NON-LEDGER ASSETS

Interest accrued on bonds.....	943 34
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	46,567 30
Total Assets.....	\$232,182 72

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$28,466 69
Adjusted, not yet due.....	75,592 50
Total	\$104,059 19
Salaries accrued	346 50
Borrowed money, \$7,500; interest due or accrued on same, \$12.50	7,512 50
Advance assessments	1,695 44
Unpaid hospital contribution, \$489.64; Balkan fund, \$529.53; Salem fire fund, \$579.89; European war sufferers' fund, \$260.60; headstone balance, \$527.57; picnic and relief balances, \$1,639.92	4,027 15
Total Liabilities.....	\$117,640 78

EXHIBIT OF FUNDS

	Mortuary	Reserve	Trust	Headstones
Balance on hand December 31, 1913.....	\$17,910 37	\$109,547 37	\$31,048 40	\$583 43
<i>Income:</i>				
Assessments.....	413,417 08	14,527 20		
Other payments by members.....	19 25		27,718 44	489 50
Interest and dividends.....	496 24	4,508 92		10 64
Other income.....	3,297 62	4,180 00		
Totals.....	\$435,140 56	\$132,763 49	\$58,766 84	\$1,088 57
<i>Disbursements:</i>				
Death claims.....	\$417,926 50		\$30,300 15	
Other benefits.....				\$561 00
Other expenditures.....	207 80			
Totals.....	\$418,134 30		\$30,300 15	\$561 00
Balance before transfers.....	\$17,006 26	\$132,763 49	\$28,466 69	\$527 57
Increase by transfers.....	4,586 96			
Balance.....	\$21,593 22	\$132,763 49	\$28,466 69	\$527 57
Decrease by transfers.....		4,586 96		
Balance on hand December 31, 1914.....	\$21,593 22	\$128,176 53	\$28,466 69	\$527 57

EXHIBIT OF FUNDS — Concluded

	Picnic and relief	Expense	Total
Balance on hand December 31, 1913.....	\$976 55	\$2,696 27	\$162,767 39
<i>Income:</i>			
Assessments.....			427,944 28
Dues and per capita tax.....		21,601 50	21,601 50
Other payments by members.....	8,070 50		36,297 69
Interest and dividends.....		11 20	5,027 00
Other income.....		28,563 41	36,041 03
Totals.....	\$9,047 05	\$52,872 38	\$689,678 89
<i>Disbursements:</i>			
Death claims.....			\$448,226 65
Other benefits.....	\$7,407 13		7,968 13
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$11,915 76	11,915 76
Insurance department fees.....		275 00	275 00
Rent.....		2,100 00	2,100 00
Supreme lodge meeting.....		50 00	50 00
Legal expenses.....		501 35	501 35
Other expenditures.....		33,762 12	33,969 92
Totals.....	\$7,407 13	\$48,604 23	\$505,006 81
Balance before transfers.....	\$1,639 92	\$4,268 15	\$184,672 03
Increase by transfers.....			4,586 96
Balance.....	\$1,639 92	\$4,268 15	\$189,259 04
Decrease by transfers.....			4,586 96
Balance on hand December 31, 1914.....	\$1,639 92	\$4,268 15	\$184,672 08

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	72,435	\$36,217,500	31,509	\$15,754,500
Written in 1914.....	6,476	3,238,000	2,700	1,350,000
Revived in 1914.....	2,147	1,073,500	1,098	549,000
Totals	81,058	\$40,529,000	35,307	\$17,653,500
Deduct terminated, decreased or transferred in 1914....	9,416	4,708,000	4,220	2,110,000
Total certificates in force December 31, 1914....	71,642	\$35,821,000	31,087	\$15,543,500
Terminated by death in 1914	848	424,000	409	204,500
Terminated by lapse in 1914	8,568	4,284,000	3,811	1,905,500
Received in 1914 from members in New York:				
Mortuary				\$178,673 45
Reserve				6,278 90
Expense				9,370 30
Total				\$194,322 65

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	145	\$71,959	66	\$32,800
Incurred in 1914.....	848	424,000	409	204,500
Totals	993	\$495,959	475	\$237,300
Paid in 1914.....	840	417,927	401	199,458
Balance	153	\$78,032	74	\$37,842
Saved by compromising or scaling down in 1914.....	.....	2,440	.....	1,750
Claims unpaid December 31, 1914	153	\$75,592	74	\$36,092

EXHIBIT OF TRUST FUND CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	141	\$31,048	90	\$17,214
Incurred in 1914	86	27,719	38	12,160
Totals	227	\$58,767	128	\$29,374
Paid in 1914.....	88	30,300	40	11,992
Claims unpaid December 31, 1914	139	\$28,467	88	\$17,382

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City Rapid Transit R R 1953 3½s.....	\$8,800	\$10,000	\$8,800
New York City Rapid Transit R R 1953 3½s.....	8,800	10,000	8,800
New York City Rapid Transit R R 1953 3½s.....	8,800	10,000	8,800
New York City additional water 1954 3½s.....	8,800	10,000	8,800
N Y City bridge East river bet Manhat and Queens 1954 3½s.	880	1,000	880
N Y City imp of parks parkways and drives 1953 3½s.....	880	1,000	880
New York City docks and ferries 1953 3½s.....	1,760	2,000	1,760
New York City Rapid Transit R R 1952 3½s.....	1,760	2,000	1,760
New York City Rapid Transit R R 1950 3½s.....	4,400	5,000	4,400
New York City streets 1952 3½s.....	880	1,000	880
New York City bridge East river 1954 3½s.....	8,800	10,000	8,800
New York City repairing of streets 1954 3½s.....	880	1,000	880
New York City Rapid Transit R R 1952 3½s.....	2,640	3,000	2,640
New York City corp stk interchangeable 1955 3½s.....	10,560	12,000	10,560
New York City docks and ferries 1954 3½s.....	8,800	10,000	8,800
New York City additional water supply 1954 3½s.....	5,280	6,000	5,280
New York City bridge East river 1954 3½s.....	8,800	10,000	8,800
New York City docks and ferries 1954 3½s.....	880	1,000	880
New York City Rapid Transit R R 1954 3½s.....	880	1,000	880
New York City corp stk 1954 3½s.....	10,560	12,000	10,560
New York City bridge East river 1954 3½s.....	8,800	10,000	8,800
New York City note—(corp stk Rapid Transit R R) 1915 6s..	6,000	6,000	6,000
New York City revenue bond for 1914 1917 6s.....	1,560	1,500	1,560
New York City construction of Rapid Tr R R 1954 3½s....	7,040	8,000	7,040
Totals.....	\$127,240	\$143,500	\$127,240

UNITED STATES GRAND LODGE, INDEPENDENT ORDER BRITH SHOLOM

No. 512 SOUTH FIFTH STREET, PHILADELPHIA, PA.

[Commenced business February 26, 1905]

LOUIS S. RUBENSOHN, President

MARTIN O. LEVY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$187,143 05
Interest on:	
Mortgage loans	\$4,444 20
Other sources	164 21
	<hr/>
	4,608 41
Membership certificates	1,608 75
Supplies	210 05
Borrowed money	27,000 00
	<hr/>
Total Income	\$220,570 26
Ledger Assets December 31, 1913.....	94,387 08
	<hr/>
Total	\$314,957 34

DISBURSEMENTS

Death claims	\$126,030 00
Benevolent	4,996 46
	<hr/>
Total benefits paid.....	\$131,026 46
Commissions and fees to deputies or organizers.....	1,248 20
Salaries of officers and trustees.....	4,812 04
Salaries of office employees.....	1,756 01
Medical examiners' fees and salaries.....	1,121 75
Traveling and other expenses of officers, trustees and com- mittees	2,973 96
Insurance department fees.....	247 20
Rent	746 65
Advertising, printing and stationery.....	3,069 97
Postage, express, telegraph and telephone.....	1,470 44
Expense of supreme lodge meeting.....	2,466 86
Furniture and fixtures.....	789 10
Miscellaneous	1,387 27
Testimonials, prizes, gratuities.....	865 23
Committee meeting, etc.....	865 66
Borrowed money repaid, \$23,000; interest, \$1,129.05.....	24,129 05
	<hr/>
Total Disbursements	\$178,975 85
	<hr/>
Balance	\$135,981 49

LEDGER ASSETS

Mortgage loans	\$108,900 00
Deposited in trust companies and banks <i>on interest</i>	27,081 49
	<hr/>
Total	\$135,981 49

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$2,670 26
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	35,365 99
Gross Assets	\$174,017 74

DEDUCT ASSETS NOT ADMITTED

Assessments from local lodges not admitted.....	5,990 43
Total Admitted Assets	\$168,027 31

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$1,000 00
Adjusted, not yet due.....	12,650 00
Resisted	1,000 00
Reported, not yet adjusted.....	5,500 00
Total	\$20,150 00
Borrowed money	21,000 00
Total Liabilities	\$41,150 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Endowment reserve fund
Balance on hand December 31, 1913.....	\$7,808 05	\$43,125 14	\$41,716 63
Income:			
Assessments.....	125,485 22	5,310 41	29,047 64
Interest and dividends.....	81 96	2,070 89	2,415 17
Totals.....	\$133,375 23	\$50,506 44	\$73,179 44
Disbursements:			
Death claims.....	\$126,030 00		
Other expenditures.....	3,000 00		
Totals.....	\$129,030 00		
Balance on hand December 31, 1914.....	\$4,345 23	\$50,506 44	\$73,179 44

	Benevolent purposes	Expense	Total
Balance on hand December 31, 1913.....	\$1,135 46	\$601 80	\$94,387 08
Income:			
Assessments.....	5,507 22	21,792 56	187,143 05
Interest and dividends.....		40 39	4,608 41
Other income.....		28,818 80	28,818 80
Totals.....	\$6,642 68	\$51,253 55	\$314,957 34
Disbursements:			
Death claims.....			\$126,030 00
Other benefits.....	\$4,996 46		4,996 46
Commissions to deputies, organizers and agents.....		\$1,248 20	1,248 20
Salaries, fees, other compensation and traveling expenses of officers and employees.....		10,663 76	10,663 76
Insurance department fees.....		247 20	247 20
Rent.....		746 65	746 65
Supreme lodge meeting.....		2,466 86	2,466 86
Other expenditures.....		29,576 72	32,576 72
Totals.....	\$4,996 46	\$44,949 39	\$178,975 85
Balance on hand December 31, 1914.....	\$1,646 22	\$6,304 16	\$135,981 49

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	44,131	\$22,059,600	8,854	\$4,049,850
Written in 1914.....	11,460	5,192,500	5,236	2,432,150
Received by transfer in 1914.	.....	.....	106	50,800
Totals	55,591	\$27,252,100	14,196	\$6,532,800
Deduct terminated, decreased or transferred in 1914....	7,052	3,414,400	2,421	1,179,500
Total certificates in force December 31, 1914....	48,539	\$23,837,700	11,775	\$5,353,300
Terminated by death in 1914.	281	132,050	45	20,900
Terminated by lapse in 1914.	6,771	3,282,350	2,084	1,013,950
Transferred in 1914.....	.....	.....	292	144,650

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	29	\$14,250	7	\$3,500
Incurred in 1914.....	281	132,050	45	20,900
Totals	310	\$146,300	52	\$24,400
Paid in 1914.....	266	126,030	45	21,980
Balance	44	\$20,270	7	\$2,420
Saved by compromising or scaling down in 1914.....	.....	120	.....	120
Claims unpaid December 31, 1914	44	\$20,150	7	\$2,300

BROTHERHOOD OF AMERICAN YEOMEN

DES MOINES, IA.

[Commenced business February 25, 1897]

WILLIAM KOCH, President
 Attorney for service of process in the State of New York, SUPERINTENDENT OF
 INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$38,111 63	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	349,830 85	
All other assessments or premiums.....	1,544,887 84	
Dues and per capita tax.....	345,436 85	
Medical examiners' fees.....	23,269 50	
Total	\$2,301,536 67	
Deduct payments returned to applicants and members	1,434 95	
Net amount received from members.....	\$2,300,101 72	
Interest on:		
Mortgage loans	\$124,040 81	
Bonds	5,108 95	
Other sources	6,244 97	
		135,394 73
Rents		10,029 50
Sale of lodge supplies.....		18,771 53
Official publication		3,509 28
Surety bonds fund		4,232 05
Deputy bond fund.....		2,438 38
Rental moving picture films.....		562 26
Total Income	\$2,475,039 45	
Ledger Assets December 31, 1913.....	2,644,005 83	
Total	\$5,119,045 28	

DISBURSEMENTS

Death claims	\$1,230,705 92	
Permanent disability claims.....	107,536 77	
Sick and accident claims.....	37,670 80	
Old age benefits.....	15,517 50	
Funeral benefits	400 00	
Total benefits paid	\$1,391,830 99	
Commissions and fees to deputies or organizers.....	453,938 68	
Salaries of officers and trustees.....	28,817 50	
Salaries and other compensation of committees.....	2,165 00	
Salaries of office employees.....	62,310 60	
Medical department expense.....	3,106 65	
Medical examiners' fees and salaries.....	14,914 98	
Traveling and other expenses of officers, trustees and committees	5,959 63	
Insurance department fees	1,427 45	
Rent	9,000 00	
Advertising, printing and stationery.....	24,730 88	
Postage, express, telegraph and telephone.....	17,461 68	
Lodge supplies	15,918 79	
Official publication	32,175 82	

Legal expenses	\$10,461 79
Furniture and fixtures.....	8,280 91
Taxes, repairs and other expenses on real estate.....	3,263 24
Miscellaneous	9,828 29
Investigating claims	17,278 70
Auditing homestead accounts.....	10,865 31
Homestead surety bonds.....	2,884 51
Organization outfits	2,974 63
Dedication expense	2,607 17
Prizes	2,805 40
Fraternal congress	1,385 42
Deputy bond fund.....	2,174 29
Moving picture films.....	827 55

Total Disbursements\$2,139,395 86

Balance\$2,979,649 42

LEDGER ASSETS

Book value of real estate.....	\$107,500 00
Mortgage loans	2,653,120 50
Book value of bonds.....	76,903 62
Deposited in trust companies and banks <i>on interest</i>	141,625 30
Cash in association's office.....	500 00

Total\$2,979,649 42

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$58,731 90
Bonds	1,099 66

Total59,831 56

Market value of real estate over book value.....10,000 00

Market value of bonds over book value.....1,127 30

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....192,503 60

Furniture and fixtures, \$34,073.75; supplies, \$11,500; supply invoices unpaid, \$3,102.94; postage, \$1,345.10.....50,021 79

Gross Assets\$3,293,133 67

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liability\$25,850 00

Furniture and fixtures, supplies, supply invoices unpaid, postage.....50,021 79

Total75,871 79

Total Admitted Assets\$3,217,261 88

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$7,312 22
Resisted	11,500 00
Reported, not yet adjusted.....	249,420 00
Present value of old age and disability claims payable in instalments.....	83,722 56

Total\$351,954 78

Salaries and miscellaneous accounts.....21,815 90

Advance assessments12,960 60

Total Liabilities\$386,731 28

EXHIBIT OF FUNDS

	Mortuary	Reserve	Auxiliary benefit
Balance on hand December 31, 1913.....	\$58,035 26	\$2,374,448 13	\$447 55
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	87,457 72	.....	.....
Other assessments.....	1,532,160 49	.....	5,664 95
Interest and dividends.....	.....	129,149 76	.....
Totals.....	\$1,677,653 47	\$2,503,597 89	\$6,112 59
<i>Disbursements:</i>			
Death claims.....	\$1,230,705 92	.....	.....
Disability claims.....	107,536 77	.....	.....
Sick and accident claims.....	37,358 30	.....	\$312 50
Other benefits.....	15,517 50	.....	400 00
Totals.....	\$1,391,118 49	.....	\$712 50
Balance before transfers.....	\$286,534 98	\$2,503,597 89	\$5,400 00
Increase by transfers.....	125,000 00	309,220 11	.....
Balance.....	\$411,534 98	\$2,812,818 00	\$5,400 00
Decrease by transfers.....	309,220 11	100,000 00	.....
Balance on hand December 31, 1914.....	\$102,314 87	\$2,712,818 00	\$5,400 00
	Auxiliary general	Expense	Total
Balance on hand December 31, 1913.....	—\$411 50	\$211,486 39	\$2,644,005 83
<i>Income:</i>			
Membership fees.....	.....	38,111 63	38,111 63
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	.....	260,938 18	348,395 90
Other assessments.....	7,062 40	.....	1,544,887 84
Dues and per capita tax.....	.....	345,436 85	345,436 85
Other payments by members.....	.....	23,269 50	23,269 50
Interest and dividends.....	.....	6,244 97	135,394 73
Other income.....	.....	39,543 00	39,543 00
Totals.....	\$6,650 90	\$925,030 52	\$5,119,045 28
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$1,230,705 92
Disability claims.....	.....	.....	107,536 77
Sick and accident claims.....	.....	.....	37,670 80
Other benefits.....	.....	.....	15,917 50
Commissions to deputies, organizers and agents.....	\$9,155 50	\$444,783 18	453,938 68
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	117,274 36	117,274 36
Insurance department fees.....	.....	1,427 45	1,427 45
Rent.....	.....	9,000 00	9,000 00
Official publication.....	.....	32,175 82	32,175 82
Legal expenses.....	.....	10,461 79	10,461 79
Taxes and expenses on real estate.....	.....	3,263 24	3,263 24
Other expenditures.....	.....	120,023 53	120,023 53
Totals.....	\$9,155 50	\$738,409 37	\$2,139,395 86
Balance before transfers.....	—\$2,504 60	\$186,621 15	\$2,979,649 42
Increase by transfers.....	.....	.....	434,220 11
Balance.....	—\$2,504 60	\$186,621 15	\$3,413,869 53
Decrease by transfers.....	.....	25,000 00	434,220 11
Balance on hand December 31, 1914.....	—\$2,504 60	\$161,621 15	\$2,979,649 42

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	177,794	\$240,221,000	9	\$12,500
Written in 1914.....	41,872	49,255,000	100	116,500
Increased in 1914.....	.....	679,500	.....	.....
Totals	219,666	\$290,155,500	109	\$129,000

EXHIBIT OF CERTIFICATES—Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated, decreased or transferred in 1914....	27,477	\$32,655,000	43	\$51,000
Total certificates in force				
December 31, 1914...	192,189	\$257,500,500	66	\$78,000
Terminated by death in 1914.	1,169	1,590,500	.....	.....
Terminated by lapse in 1914.	26,398	30,627,500	43	51,000
Decreased in 1914.....	.....	437,000	.....	.....
Received in 1914 from members in New York:				
Mortuary				\$186 55
Expense				75 60
Total				\$262 15

EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1913.....	188	\$240,844
Incurred in 1914.....	1,176	1,557,100
Totals	1,364	\$1,797,944
Paid in 1914.....	1,169	1,230,706
Balance	195	\$567,238
Saved by compromising or scaling down in 1914....	.....	312,745
Rejected and dropped in 1914.....	14	16,050
Claims unpaid December 31, 1914.....	181	238,443

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1913.....	50	\$32,340
Incurred in 1914.....	259	156,930
Totals	309	\$189,270
Paid in 1914.....	223	107,537
Balance	86	\$81,733
Saved by compromising or scaling down in 1914....	.....	27,808
Rejected and dropped in 1914.....	40	25,250
Claims unpaid December 31, 1914.....	46	28,675

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1913.....	13	\$1,438
Incurred in 1914.....	516	47,234
Totals	529	\$48,672
Paid in 1914.....	501	37,358
Rejected and dropped in 1914.....	8	\$10,199
Claims unpaid December 31, 1914.....	20	1,115

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims	
	Number	Amount
Incurred in 1914	132	\$15,517
Paid in 1914	132	\$15,517

SPECIAL DEPOSIT SCHEDULE

Showing deposits or investments not held for the protection of all the policy-holders of the company

Country	Market value of deposit	Liabilities in such country
Canada	\$28,850	\$3,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Sanborn Iowa funding judgment 1917 6s.....	\$7,000	\$7,000	\$7,000
Palo Alto County Iowa drainage Dist 16 1917 6s.....	2,250	2,250	2,272
Palo Alto County Iowa drainage Dist 18 1917 6s.....	1,850	1,850	1,869
Palo Alto County Iowa drainage Dist 19 1918 6s.....	2,950	2,950	2,996
Palo Alto County Iowa drainage Dist 29 1916 6s.....	6,310	6,310	6,337
Wright County Iowa drainage Dist 25 1918 6s.....	1,060	1,060	1,073
Oklahoma City Okla imp 1918 6s.....	14,484	14,484	14,424
Miami Okla sewer 1933 6s.....	26,000	26,000	27,560
Province of Alberta Can govt 1923 4½s.....	10,000	10,000	9,700
Herbert Saskatchewan school 1935 7s.....	5,000	5,000	4,800
Totals.....	\$76,904	\$76,904	\$78,031

BUFFALO POLICE MUTUAL AID AND BENEFIT ASSOCIATION

POLICE HEADQUARTERS, BUFFALO, N. Y.

[Commenced business March 6, 1891]

MICHAEL REGAN, President

TIMOTHY J. CANTY, Secretary

Attorney for service of process in the State of New York, HENRY J. KILLEEN,
Ellicott Square, Buffalo, N. Y.

INCOME

Membership fees	\$90 00
Assessments or premiums.....	8,090 00
Changing beneficiary	10 00
<hr/>	
Net amount received from members.....	\$8,190 00
Interest	2,326 18
Balance from souvenir book of 1913.....	86 00
Net receipts annual ball and souvenir book 1914.....	12,785 37
<hr/>	
Total Income	\$23,387 55
Ledger Assets December 31, 1913.....	60,235 51
<hr/>	
Total	\$83,623 06
<hr/>	

DISBURSEMENTS

Death claims	\$13,750 00
Salaries of officers and trustees.....	400 00
Advertising, printing and stationery.....	27 49
Postage, express, telegraph and telephone.....	13 50
Legal expenses	30 00
Miscellaneous	195 35
<hr/>	
Total Disbursements	\$14,416 34
<hr/>	
Balance	\$69,206 72
<hr/>	

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$69,204 22
Cash in association's office.....	2 50
<hr/>	
Total Assets	\$69,206 72
<hr/>	

LIABILITIES

None.

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$59,995 51	\$240 00	\$60,235 51
<i>Income:</i>			
Membership fees.....		90 00	90 00
Assessments.....	8,090 00		8,090 00
Interest and dividends.....	2,326 18		2,326 18
Other income.....	12,211 37	670 00	12,881 37
Totals.....	\$82,623 06	\$1,000 00	\$83,623 06
<i>Disbursements:</i>			
Death claims.....	\$13,750 00		\$13,750 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$400 00	400 00
Insurance department fees.....		38 85	38 85
Legal expenses.....		30 00	30 00
Other expenditures.....		197 49	197 49
Totals.....	\$13,750 00	\$666 34	\$14,416 34
Balance on hand December 31, 1914.....	\$68,873 06	\$333 66	\$69,206 72

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	815	\$1,018,750
Written in 1914.....	12	15,000
Totals	827	\$1,033,750
Deduct terminated, decreased or transferred in 1914.....	13	16,250
Total certificates in force December 31, 1914....	814	\$1,017,500
Terminated by death in 1914.....	11	13,750
Terminated by resignation in 1914.....	2	2,500

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1914.....	11	\$13,750
Paid in 1914.....	11	\$13,750

THE SUPREME COUNCIL CATHOLIC BENEVOLENT LEGION

No. 186 REMSEN STREET, BROOKLYN, N. Y.

[Commenced business October 12, 1881]

RICHARD B. TIPPETT, President

JOHN E. DUNN, Secretary

Attorney for service of process in the State of New York, JOHN E. DUNN,
186 Remsen street, Brooklyn

INCOME

Assessments or premiums.....	\$573,768 32	
Dues and per capita tax.....	9,640 15	
Extension tax	5,572 07	
Benefit certificates	866 50	
Net amount received from members.....		\$589,847 04
Interest on:		
Bonds	\$22,351 25	
Other sources	1,937 38	
		24,288 63
Sale of lodge supplies.....		366 01
Bulletins		898 76
Miscellaneous		439 97
Total Income		\$615,840 41
Ledger Assets December 31, 1913.....		608,443 88
Total		\$1,224,284 29

DISBURSEMENTS

Death claims	\$614,367 60	
Permanent disability claims	14,641 16	
Total benefits paid		\$629,008 76
Salaries of deputies and organizers.....		15 00
Salaries of officers and trustees.....		5,731 88
Salaries and other compensation of committees.....		280 00
Salaries and other compensation of office employees.....		4,560 00
Traveling and other expenses of officers, trustees and committees		174 38
Collection and remittance of assessments and dues.....		127 33
Insurance department fees.....		179 11
Rent		1,200 00
Advertising, printing and stationery.....		1,352 38
Postage, express, telegraph and telephone.....		1,157 35
Lodge supplies		160 70
Official publication		1,442 09
Expense of supreme lodge meeting.....		934 75
Legal expenses		75 00
Miscellaneous		528 88

Prize money	\$1,065 45
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	154 15

Total Disbursements	\$648,147 21
Balance	\$576,137 08

LEDGER ASSETS

Book value of bonds.....	\$523,470 51
Deposited in trust companies and banks <i>on interest</i>	52,666 57
Total	\$576,137 08

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	5,352 72
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	26,866 65
Optional reserve	243,102 89
Terminal reserve	20,577 50

Gross Assets	\$872,036 84
---------------------------	---------------------

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	4,100 51
--	----------

Total Admitted Assets.....	\$867,936 33
-----------------------------------	---------------------

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$47,750 00
Resisted	8,000 00

Total Liabilities	\$55,750 00
--------------------------------	--------------------

EXHIBIT OF FUNDS

	Mortuary	Special funds	Expense	Total
Balance on hand December 31, 1913.....	\$603.694 63	\$500 00	\$4,249 25	\$608,443 88

Income:

Assessments.....	573,768 32			573,768 32
Dues and per capita tax.....			9,640 15	9,640 15
Other payments by members.....			6,438 57	6,438 57
Interest and dividends.....	24,046 94		241 69	24,288 63
Other income.....			1,704 74	1,704 74

Totals.....	\$1,201,509 89	\$500 00	\$22,274 40	\$1,224,284 29
--------------------	-----------------------	-----------------	--------------------	-----------------------

Disbursements:

Death claims.....	\$614,367 60			\$614,367 60
Disability claims.....	14,641 16			14,641 16
Commissions to deputies, organizers and agents ..			\$15 00	15 00
Salaries, fees, other compensation and traveling ex- penses of officers and employees.....			10,873 59	10,873 59
Insurance department fees.....			179 11	179 11
Rent.....			1,200 00	1,200 00
Official publication.....			1,442 09	1,442 09
Supreme lodge meeting.....			934 75	934 75
Legal expenses.....			75 00	75 00
Other expenditures.....	154 15		4,264 76	4,418 91

Totals.....	\$629,162 91		\$18,984 30	\$648,147 21
--------------------	---------------------	--	--------------------	---------------------

Balance before transfers.....	\$572,346 98	\$500 00	\$3,290 10	\$576,137 08
Increase by transfers.....			1,758 53	1,758 53

Balance.....	\$572,346 98	\$500 00	\$5,048 63	\$577,895 61
Decrease by transfers.....	1,758 53			1,758 53

Balance on hand December 31, 1914.....	\$570,588 45	\$500 00	\$5,048 63	\$576,137 08
--	--------------	----------	------------	--------------

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	15,613	\$17,813,500	8,589	\$10,191,000
Written in 1914.....	608	341,500	326	192,500
Revived in 1914.....	42	44,750	25	28,750
Received by transfer in 1914. ....	.....	.....	51	65,500
Increased in 1914.....	.....	4,000	.....	3,000
Totals	16,263	\$18,203,750	8,991	\$10,480,750
Deduct terminated, decreased or transferred in 1914....	904	1,038,750	565	633,750
Total certificates in force December 31, 1914....	15,359	\$17,165,000	8,426	\$9,847,000
Terminated by death in 1914.	421	637,375	250	381,125
Terminated by lapse in 1914.	483	362,000	263	164,125
Transferred in 1914.....	.....	.....	52	66,500
Decreased in 1914.....	.....	39,375	.....	22,000
Received in 1914 from members in New York:				
Mortuary				\$304,881 76
Extension tax				5,492 80
Per capita tax				5,045 10
Total				\$315,419 66

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	35	\$52,750	20	\$26,750
Incurred in 1914.....	421	637,375	250	381,125
Totals	456	\$690,125	270	\$407,875
Paid in 1914.....	421	614,368	251	369,786
Balance	35	\$75,757	19	\$38,089
Saved by compromising or scaling down in 1914.....	.....	20,007	.....	10,339
Claims unpaid December 31, 1914	35	\$55,750	19	\$27,750

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	22	\$14,641	15	\$10,706
Paid in 1914.....	22	\$14,641	15	\$10,706

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Brooklyn N Y park 1918 7s.....	\$1,227 80	\$1,000	\$1,090
Brooklyn N Y bridge 1922 7s	1,313 00	1,000	1,170
Mount Vernon N Y city hall 1956 4¼s.....	20,400 00	20,000	20,400
Mount Vernon N Y city hall 1962 4¼s.....	19,796 20	20,000	20,600
Mount Vernon N Y city hall 1963 4¼s.....	19,795 00	20,000	20,600
Mount Vernon N Y city hall 1964 4¼s.....	9,897 20	10,000	10,300
New York City assessment 1970 4s	6,721 79	7,000	7,000
New York City corp stk 1955 4s	49,937 50	16,000	15,840
New York City corp stk library bldg 1955 4s.....		13,000	12,870
New York City corp stk water supply 1955 4s.....		21,000	20,790
New York City corp stk 1956 4s.....		70,000	69,300
New York City corp stk 1957 4½s.....	25,500 00	25,000	26,750
New York City corp stk 1962 4¼s.....	5,018 75	5,000	5,150
Queens County N Y road 1916 4s.....	17,000 00	17,000	17,000
Queens County N Y road 1917 4s.....	20,000 00	20,000	20,000
Queens County N Y road 1917 4s.....	3,600 00	3,000	3,000
San Francisco Cal city and county fire 1932 5s.....	27,980 00	17,000	17,680
San Francisco Cal city and county sewer 1932 5s.....		8,000	8,320
San Francisco Cal city and county fire 1934 5s.....	16,875 00	10,000	10,400
San Francisco Cal city and county sewer 1934 5s.....		5,000	5,200
Trenton N J school 1943 4½s.....	40,800 00	40,000	42,400
Utica N Y park 1915 4¼s.....	5,006 40	5,000	5,000
Utica N Y park 1916 4¼s.....	5,008 56	5,000	5,000
Utica N Y park 1917 4¼s.....	5,010 63	5,000	5,000
Utica N Y park 1918 4¼s.....	5,012 63	5,000	5,000
Utica N Y park 1919 4¼s.....	5,014 55	5,000	5,050
Yonkers N Y revenue 1918 5s.....	50,448 00	50,000	51,000
Chicago Burlington & Quincy genl mtg 1958 4s.....	30,193 75	30,000	28,200
Delaware & Hudson Co 1st and rfdg mtg 1943 4s.....	37,370 00	37,000	36,260
Illinois Central rfdg 1955 4s.....	25,156 25	25,000	23,000
Totals	\$523,470 51	\$516,000	\$519,370

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA

ST. LOUIS, MO.

[Commenced business May, 1879]

FELIX GAUDIN, President

HENRY SIEMER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$527,271 78	
Dues and per capita tax.....	33,467 30	
Medical examiner's fees.....	20 00	
Net amount received from members.....		\$560,759 08
Interest on:		
Mortgage loans	\$362 50	
Bonds	52,021 70	
Other sources	2,014 37	
		54,398 57
Sale of lodge supplies.....		368 27
Miscellaneous		171 00
Benefit certificates		283 75
Total Income		\$615,980 67
Ledger Assets December 31, 1913.....		1,158,940 33
Total		\$1,774,921 00

DISBURSEMENTS

Death claims	\$582,347 62
Salaries of chief and organizers.....	1,200 00
Salaries of officers and trustees.....	8,599 92
Medical examiners' fees and salaries.....	2,670 99
Traveling and other expenses of officers, trustees and com- mittees	1,034 70
Insurance department fees	475 55
Rent	1,483 70
Advertising, printing and stationery.....	675 73
Postage, express, telegraph and telephone.....	675 89
Lodge supplies	229 70
Official publication	2,940 00
Legal expenses	486 95
Furniture and fixtures.....	638 00
Miscellaneous	1,045 65
Premiums and appropriations.....	4,487 50
Deputy expense	1,247 08
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	258 26
Total Disbursements	\$610,497 24
Balance	\$1,164,423 76

LEDGER ASSETS

Mortgage loans	\$9,500 00
Book value of bonds.....	1,099,135 12
Deposited in trust companies and banks <i>on interest</i>	55,788 64
Total	\$1,164,423 76

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$3,775 56
Bonds	18,379 36
Deposits	197 32
Total	22,352 24
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	22,104 00
Certificate liens	559,260 95
Liens on account of premium loans.....	255,687 10
Gross Assets	\$2,023,828 05

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	22,827 58
Total Admitted Assets.....	\$2,001,000 47

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$2,716 46
Reported, not yet adjusted.....	17,250 00
Total	\$19,966 46
Salaries and miscellaneous accounts.....	1,311 05
Total Liabilities	\$21,277 51

EXHIBIT OF FUNDS

	Mortuary	Organization fund	Expense	Total
Balance on hand December 31, 1913.....	\$1,130,982 71	\$16,402 93	\$11,554 69	\$1,158,940 33
<i>Income:</i>				
Assessments.....	527,271 78			527,271 78
Dues and per capita tax.....			33,467 30	33,467 30
Other payments by members.....			20 00	20 00
Interest and dividends.....	54,398 57			54,398 57
Other income.....		21 00	802 02	823 02
Totals.....	\$1,712,653 06	\$16,423 93	\$45,844 01	\$1,774,921 00
<i>Disbursements:</i>				
Death claims.....	\$582,347 62			\$582,347 62
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$3,621 00	\$9,884 61	13,505 61
Insurance department fees.....			475 55	475 55
Rent.....			1,483 70	1,483 70
Official publication.....			2,940 00	2,940 00
Legal expenses.....			486 95	486 95
Other expenditures.....	258 26	6,222 68	2,776 87	9,257 81
Totals.....	\$582,605 88	\$9,843 68	\$18,047 68	\$610,497 24
Balance before transfers.....	\$1,130,047 18	\$6,580 25	\$27,796 33	\$1,164,423 76
Increase by transfers.....		8,584 23		8,584 23
Balance.....	\$1,130,047 18	\$15,164 48	\$27,796 33	\$1,173,007 99
Decrease by transfers.....			8,584 23	8,584 23
Balance on hand December 31, 1914.....	\$1,130,047 18	\$15,164 48	\$19,212 10	\$1,164,423 76

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	18,300	\$20,610,171	903	\$1,133,620
Written in 1914.....	846	643,750	34	22,750
Increased in 1914 by adjustment in method of reporting .....	.....	408,393	.....	19,588
Totals	19,146	\$21,662,314	937	\$1,175,958
Deduct terminated, decreased or transferred in 1914.....	926	950,563	58	61,574
Total certificates in force December 31, 1914...	18,220	\$20,711,751	879	\$1,114,384
Terminated by death in 1914.	425	638,324	33	48,324
Terminated by lapse in 1914.	501	312,239	25	13,250
Received in 1914 from members in New York:				
Mortuary				\$32,612 37
Expense				1,562 95
Total				\$34,175 32

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	31	\$28,094	3	\$3,013
Incurred in 1914.....	425	638,338	33	48,324
Totals	456	\$666,432	36	\$51,337
Paid in 1914.....	435	582,348	33	45,294
Balance	21	\$84,084	3	\$6,043
Saved by compromising or scaling down in 1914.....	.....	64,118	.....	2,793
Claims unpaid December 31, 1914	21	\$19,966	3	\$3,250

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Adair Okla funding 1932 5½s.....	\$5,253 91	\$4,945	\$5,093
Arcadia Parish La Crowley drainage D 1940-41 5s.....	5,000 00	5,000	5,050
Alexandria La imp 1949 5s.....	5,193 00	5,000	5,200
Alton Ill school dist 1915-1922 4s.....	29,151 11	27,500	27,225
Anderson Co Tex court house 1953 5s.....	8,000 00	8,000	8,000
Ashville N C school 1937 5s.....	6,460 27	6,000	6,180
Ashville N C water works 1922 4s.....	9,400 00	10,000	9,600
Atlantic City N J water 1941 4½s.....	10,373 75	10,000	10,400
Bellingham Wash rfdg 1926 5s.....	5,437 50	5,000	5,050
Bangor Mich water works 1922 4½s.....	11,435 60	11,000	10,890
Brunswick City Ga 1921 5s.....	5,472 97	5,000	5,050
Beaumont Tex school 1942 4s.....	5,723 33	6,000	5,340
Box Elder Co Utah school 1932 4½s.....	5,000 00	5,000	4,850
Box Elder Co Utah road 1932 4½s.....	9,539 00	10,000	9,700
Brownsville Tex water works 1950 5s.....	5,079 50	5,000	5,050
Bullitt Co Ky turnpike 1931 5s.....	5,287 50	5,000	5,100
Carter Co Okla court house 1924 5s.....	10,250 00	10,000	10,000

	Book value	Par value	Market value
Covington Ky water works 1930 4s.....	\$20,642 95	\$20,000	\$19,800
Carterville Mo school 1923 4½s.....	5,190 60	5,000	4,900
Carthage Mo water works 1928 5s.....	5,195 00	5,000	5,050
Casper Wyoming sewer 1923 6s.....	5,452 50	5,000	5,000
Cass Co Mo funding 1928 4s.....	15,840 00	16,000	15,200
Cape Girardeau Mo normal school 1924 4½s.....	5,236 25	5,000	5,000
Charles City Iowa 1923 5s.....	10,200 00	10,000	10,400
Chattanooga Tenn rfdg 1939 4½s.....	5,321 00	5,000	5,000
Cincinnati Iowa school 1918 5s.....	5,111 00	5,000	5,000
Chicot Co Ark rfdg 1929 5s.....	10,511 00	10,000	10,000
Cleburn Tex imp 1952 5s.....	5,243 75	5,000	5,100
Coalgate Okla funding 1937 6s.....	10,675 00	10,000	10,600
Coffeyville Kans rfdg 1937-1941 5s.....	5,225 70	5,000	5,200
Columbia Mo school 1930 4½s.....	5,075 00	5,000	4,950
Columbia Mo special road 1925-1927 5s.....	10,205 00	10,000	10,000
Cordele Ga water and sewer 1937 5s.....	5,303 00	5,000	5,150
Corpus Christi Tex street imp 1952 5s.....	20,150 00	20,000	20,200
Cook Co Ill school 1918-1923 5s.....	17,170 00	17,000	17,340
Crowley La school and water works 1923 5s.....	10,327 78	10,000	10,100
Dennison Iowa funding 1924 4s.....	8,757 00	9,000	8,640
Duncan Ind Ty water 1923 5s.....	5,290 39	5,000	5,100
East Lake Ala school 1928 5s.....	10,318 00	10,000	10,200
Enid Okla water works 1934 5s.....	5,000 00	5,000	5,000
Ensley Ala sewer 1939 5s.....	5,197 50	5,000	5,200
Fall River Co S Dak funding 1932 5s.....	9,975 00	10,000	10,300
Ft Smith Ark water works 1925 5s.....	5,000 00	5,000	5,000
Ft Smith Ark water works 1924 5s.....	10,000 00	10,000	10,000
Ft Smith Ark paving 1917 5s.....	24,750 00	25,000	24,750
Gibson Co Ind road 1919-1921 4½s.....	5,207 60	5,000	4,950
Grafton Co W V court house 1934-1945 5s.....	28,000 00	28,000	29,120
Greenwood Co S C 1937 5¼s.....	5,362 50	5,000	5,250
Grimes Co Tex road 1952 5s.....	5,025 00	5,000	5,000
Hamilton Co Tenn 1943 4½s.....	46,750 00	50,000	49,500
Helena Ark rfdg 1924 5s.....	5,277 08	5,000	5,000
Henderson Co N C court house 1933 6s.....	12,688 67	10,000	10,900
High Point N C 1933 5s.....	11,129 30	10,000	10,200
Hope Mills N C school 1924 5s.....	5,526 39	5,000	4,900
Houston Tex sewer 1938 4½s.....	5,000 00	5,000	4,900
Houston Tex rfdg 1923 5s.....	11,041 66	10,000	10,200
Houston Tex water main 1938 4½s.....	10,000 00	10,000	9,800
Houston Tex sanitary 1926 4¾s.....	9,951 00	10,000	10,000
Hyattsville Md sewer 1934 5s.....	11,025 25	10,000	10,400
Iberia La school 1915-1917 5s.....	4,040 00	4,000	4,000
Jasper Co Miss court house and jail 1927 5s.....	500 84	500	500
Jackson Tenn rfdg 1929 5s.....	10,536 60	10,000	10,100
Jacksonville Ala rfdg 1923 7s.....	6,972 50	6,000	5,820
Jefferson Co Tex court house & ref 1949 4½s.....	5,116 50	5,000	4,800
Kinston N C water works 1934 5s.....	22,311 33	20,000	20,600
Knoxville Tenn water works 1949 4½s.....	10,375 00	10,000	10,000
Knoxville Tenn rfdg 1940 5s.....	10,400 00	10,000	10,600
LaGrange Ill imp 1916 5s.....	4,925 00	5,000	5,000
Little Rock Ark imp 1920 5s.....	5,000 00	5,000	5,000
Lake Charles La sew 1940-1945 5s.....	8,000 00	8,000	8,160
Lake Charles La city hall 1938-1946 5s.....	5,116 65	5,000	5,100
Louisiana Port Commission 1959 5s.....	21,482 50	20,000	21,400
Lee Co S C court house 1937 5s.....	10,925 00	10,000	10,000
Litchfield Ill imp 1919-1923 5s.....	4,000 00	4,000	4,000
Los Angeles Cal water works 1927 4½s.....	5,188 00	5,000	5,050
McAlester Okla water 1936 5s.....	5,150 00	5,000	5,000
Medford Oregon genl fund 1921 5s.....	5,094 50	5,000	5,000
Medford Ore bridge 1932 5s.....	10,150 00	10,000	10,000
Memphis Tenn water works 1933 4s.....	10,285 56	10,000	9,700
Meridian Miss rfdg 1930 4½s.....	5,075 00	5,000	4,900
Meridian Miss water works 1926 4½s.....	5,000 00	5,000	4,900
Minden La water works 1934 5s.....	5,288 89	5,000	5,100
Mobile Ala rfdg 1937 4½s.....	4,981 25	5,000	4,950
New Orleans pub imp 1950 4s.....	9,800 00	10,000	9,100
New Orleans certificate and indebtedness 1915 5s.....	9,966 84	9,967	9,967
New York City corp stk 1956 4s.....	10,088 32	10,000	9,900
North Judson Ind rfdg 1922 6s.....	5,938 50	5,000	5,450
Orange Co Tex special road 1952 5s.....	20,000 00	20,000	20,200
Pensacola Fla imp 1936 4½s.....	10,000 00	10,000	9,500
Portsmouth Va sewer 1938 4½s.....	5,000 00	5,000	5,000
Port Arthur Tex water works 1952 5s.....	9,900 00	10,000	10,200
Pueblo Colo rfdg 1927 4½s.....	5,137 50	5,000	4,900
Pulaski Co Ark rfdg 1926 4½s.....	10,824 00	11,000	10,670
Redland Cal water works 1944 5s.....	19,900 00	20,000	20,600
Riverside Cal imp 1918 1928 5s.....	6,000 00	6,000	6,060

	Book value	Par value	Market value
Rush Co Kans rfdg 1918 6s.....	\$6,995 00	\$6,000	\$6,180
Salisbury N C rfdg 1951 5s.....	5,222 00	5,000	5,059
St Clair Co Ala imp 1937 5s.....	5,393 50	5,000	5,000
Sapulpa Okla board of education 1929 5s.....	10,350 00	10,000	9,700
St Joseph Mo school 1924 4s.....	6,286 00	6,000	5,760
St Martinsville La water works and el lgt 1923 5s.....	3,995 63	3,750	3,750
St Martinsville La water works 1928 5s.....	805 95	750	757
Sedalia Mo dist road 1924-1926 5s.....	10,189 30	10,000	10,000
Senatobia Miss rfdg 1924 5½s.....	11,428 33	10,000	10,400
Sunflower Co Miss road and bridge 1929 4½s.....	5,132 00	5,000	4,850
Sioux Falls S D water works 1923 5s.....	5,369 03	5,000	5,100
South Omaha Neb street impr 1932 5½s.....	10,265 30	10,000	10,500
Sussex Co Va rfdg 1934 4½s.....	5,118 00	5,000	5,000
Tacoma Wash water fund No 2 1930 5s.....	25,000 00	25,000	26,500
Tarrant Co Tex road and bridge 1952 5s.....	20,050 00	20,000	20,400
Trenton Mo water works 1926 4½s.....	10,237 50	10,000	10,000
Tampa Fla rfdg 1929 5s.....	5,940 00	5,500	5,555
Twin Valley Minn water wks el lgt 1919 5½s.....	5,436 11	5,000	5,100
Vicksburg Miss sewer 1928 4½s.....	5,133 00	5,000	4,900
Waco Tex water works 1934 5s.....	5,681 94	5,000	5,150
Washoe Co Nev school 1929 5s.....	5,175 00	5,000	5,150
Williamson Co Tex road 1950 4½s.....	9,462 50	10,000	9,200
Williamson Co Tex road 1950 4½s.....	4,781 25	5,000	4,600
Wise Co Va 1943 5s.....	20,380 00	20,000	20,400
Woodlawn Ala 1918-1922 5s.....	5,113 19	5,000	5,000
Wagoner Co Okla funding 1924 5s.....	5,319 00	5,000	5,000
Totals.....	\$1,099,135 12	\$1,069,912	\$1,076,307

SUPREME COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION

HORNELL, N. Y.

[Commenced business July, 1876]

JOHN J. HYNES, President

THOMAS P. HOBAN, Secretary

Attorney for service of process in the State of New York, JOHN J. HYNES,
Brisbane Building, Buffalo, N. Y.

INCOME

Membership fees	\$40 00	
Assessments or premiums.....	1,399,320 69	
Dues and per capita tax.....	19,389 00	
		<hr/>
Net amount received from members.....		\$1,418,749 69
Interest on:		
Mortgage loans	\$44,486 40	
Bonds	35,089 08	
Other sources	4,946 99	
		<hr/>
Rents		84,522 47
Sale of lodge supplies.....		119 50
Official publication		3,042 71
Miscellaneous		10,580 73
Fidelity bonds		388 90
Borrowed money		895 40
Gross profit on sale or maturity of ledger assets, viz.:		50,000 00
Bonds		1,347 10
		<hr/>
Total Income		\$1,569,646 50
Ledger Assets December 31, 1913.....		1,967,625 85
		<hr/>
Total		\$3,537,272 35

DISBURSEMENTS

Death claims	\$1,667,021 83
Organizing expenses	5,859 00
Salaries of deputies and organizers.....	1,475 21
Salaries of officers and trustees.....	7,899 96
Per diem of committees.....	216 25
Salaries of office employees.....	3,660 00
Traveling and other expenses of officers, trustees and com- mittees	1,348 08
Insurance department fees.....	234 50
Rent	420 00
Advertising, printing and stationery.....	892 84
Postage, express, telegraph and telephone.....	204 35
Lodge supplies	1,355 79
Official publication	9,015 91
Legal expenses	335 00
Taxes, repairs and other expenses on real estate.....	36 21
Miscellaneous	1,352 75
Premium fidelity bonds.....	1,009 40

Actuary	\$1,024 75
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	2,670 83
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	1,336 40
Total Disbursements	\$1,707,369 06
Balance	\$1,829,903 29

LEDGER ASSETS

Book value of real estate	\$5,320 61
Mortgage loans	880,501 95
Book value of bonds	799,495 00
Deposit in trust companies and banks <i>on interest</i>	144,585 73
Total	\$1,829,903 29

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$6,453 62
Bonds	12,344 72
Total	18,798 34
Market value of real estate over book value	879 39
Market value of bonds over book value	2,660 35
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	116,458 11
Due from lodges, per capita tax, supplies, etc.	24,206 41
Inventory, furniture, supplies, etc.	4,177 65
Gross Assets	\$1,997,083 54

DEDUCT ASSETS NOT ADMITTED

Inventory, furniture, supplies, etc.	\$4,177 65
Due from lodges for supplies over thirty days.	661 91
Total	4,839 56
Total Admitted Assets	\$1,992,243 98

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due	\$223,263 04
Resisted	1,000 00
Reported, not yet adjusted	71,500 00
Total	\$295,763 04
Salaries and miscellaneous accounts	443 78
Borrowed money	50,000 00
Total Liabilities	\$346,206 82

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913	\$425 93	\$1,964,138 83	\$3,061 09	\$1,967,625 85
<i>Income:</i>				
Membership fees			40 00	40 00
Assessments	1,259,388 35	139,932 34		1,399,320 69
Dues and per capita tax			19,389 00	19,389 00
Interest and dividends		84,356 75	165 72	84,522 47
Other income	54 40	51,466 60	14,853 34	66,374 34
Totals	\$1,259,868 68	\$2,239,894 52	\$37,509 15	\$3,537,272 35

EXHIBIT OF FUNDS—Concluded

<i>Disbursements:</i>	Mortuary	Reserve	Expense	Total
Death claims.....	\$1,667,021 83	.....	.....	\$1,667,021 83
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	\$14,599 50	14,599 50
Insurance department fees.....	.....	.....	234 50	234 50
Rent.....	.....	.....	420 00	420 00
Official publication.....	.....	.....	9,015 91	9,015 91
Legal expenses.....	.....	.....	335 00	335 00
Taxes and expenses on real estate.....	.....	\$36 21	.....	36 21
Other expenditures.....	.....	4,007 23	11,698 88	15,706 11
Totals.....	\$1,667,021 83	\$4,043 44	\$36,303 79	\$1,707,369 06
Balance before transfers.....	—\$407,153 15	\$2,235,851 08	\$1,205 36	\$1,829,903 29
Increase by transfers.....	407,305 02	.....	.....	407,305 02
Balance.....	\$151 87	\$2,235,851 08	\$1,205 36	\$2,237,208 31
Decrease by transfers.....	.....	407,305 02	.....	407,305 02
Balance on hand December 31, 1914.....	\$151 87	\$1,828,546 06	\$1,205 36	\$1,829,903 29

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	62,815	\$82,662,500	27,582	\$37,979,000
Written in 1914.....	4,052	3,938,000	1,308	1,171,000
Received by transfer in 1914.....	.....	.....	8	12,000
Increased in 1914.....	.....	24,000	.....	9,500
Totals.....	66,867	\$86,624,500	28,898	\$39,171,500
Deduct terminated, decreased or transferred in 1914....	2,788	3,388,000	1,108	1,428,000
Total certificates in force December 31, 1914....	64,079	\$83,236,500	27,790	\$37,743,500
Terminated by death in 1914.....	1,102	1,733,500	525	878,500
Terminated by lapse in 1914.....	1,686	1,634,000	573	530,000
Transferred in 1914.....	.....	.....	10	11,500
Decreased in 1914.....	.....	20,500	.....	8,000
Received in 1914 from members in New York:				
Mortuary.....				\$747,892 09
Reserve.....				62,837 56
Expense.....				12,871 91
Total.....				\$823,601 56

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	151	\$232,171	64	\$98,843
Incurred in 1914.....	1,102	1,733,500	525	878,500
Totals	1,253	\$1,965,671	589	\$977,343
Paid in 1914.....	1,065	1,667,021	507	839,533
Balance	188	\$298,650	82	\$137,810
Saved by compromising or scaling down in 1914.....	.....	887	.....	.....
Rejected in 1914.....	1	2,000	.....	.....
Claims unpaid December 31, 1914.....	187	295,763	82	137,810

SCHEDULE OF BONDS OWNED

	Book and Par value	Market value
Ambridge Pa Borough 1927 4½s.....	\$13,000	\$13,130 00
Ann Arbor Mich school 1921 4s.....	6,000	5,880 00
Buffalo N Y water 1917 3½s.....	11,250	11,137 50
Bronxville N Y village 1921 5s.....	6,440	6,568 80
Braddock Pa school 1921 4s.....	10,000	9,900 00
Bellevue Pa school 1926 4½s.....	10,000	10,200 00
Bellevue Pa school 1928 4½s.....	5,000	5,150 00
Brooklyn N Y city 1918 5s.....	9,000	9,270 00
Bradford Pa improvement 1921 3½s.....	7,500	7,350 00
Butler Pa borough 1934 4s.....	11,000	10,780 00
Belding Mich water 1935 4s.....	15,000	14,100 00
Bay County Mich stone road 1933 4s.....	30,000	27,600 00
Carbondale Pa school 1919 4s.....	19,200	19,008 00
Carbondale Pa refund 1927 4½s.....	10,000	10,000 00
Carnegie Pa school 1935 4s.....	14,000	13,580 00
Corapolis Pa school 1929 4s.....	8,000	7,760 00
Corapolis Pa school 1934 4½s.....	11,000	11,330 00
Cadillac Mich school 1923 5s.....	5,000	5,200 00
Cheboygan Mich school 1927 5s.....	5,000	5,100 00
Duquesne Pa borough 1936 4½s.....	10,000	10,400 00
Elyria Ohio water 1919 4s.....	2,000	2,020 00
Flint Mich water 1928 4s.....	3,500	3,325 00
Gladwin County Mich jail 1924 4½s.....	10,000	10,100 00
Guthrie Okla school 1936 5s.....	15,000	15,450 00
Herkimer village N Y paving 1919 4 1-10s.....	15,000	15,000 00
Hanover township Pa school 1922 4s.....	15,000	14,700 00
Highland Park Mich water 1927 4½s.....	5,000	4,950 00
Ionia Mich water refund 1920 4s.....	18,000	17,640 00
Ionia Mich school 1920 5s.....	5,000	5,100 00
Kalamazoo Mich electric lighting 1923 4s.....	5,000	4,800 00
Mifflin township Pa 1936 4½s.....	15,000	15,450 00
Mifflin township Pa 1941 4½s.....	12,000	12,480 00
Medina Ohio street paving 1917 5s.....	1,605	1,621 05
Montreal De Lorimer City 1946 4½s.....	10,000	9,600 00
Murray City Ohio school 1939 5½s.....	25,700	26,214 00
New York County 1918 3 3-10s.....	50,000	48,500 00
New York City corp 1959 4s.....	50,000	50,437 50
New York City East River bridge 1923 3½s.....	25,000	23,500 00
New Kensington Pa school 1937 5s.....	15,000	15,600 00
North Braddock Pa school 1932 4½s.....	33,000	33,330 00
Olean N Y school 1919 4s.....	15,000	14,850 00
Olean N Y city park 1924 4s.....	15,000	14,700 00
Olyphant Pa 1935 5s.....	12,000	12,720 00
Oklahoma City Okla fire station 1935 5s.....	10,000	10,300 00
Pittsburgh Pa 23d Ward school 1926 4s.....	7,000	6,930 00
Penn Borough Westmoreland Co Pa 1932 5s.....	7,000	7,350 00
Rye Harrison N Y school 1942 5s.....	61,000	65,880 00
Rankin Pa borough 1927 4½s.....	3,500	3,605 00
Rochester Pa school 1938 4½s.....	9,000	9,450 00
Syracuse N Y city school 1922 3½s.....	24,800	24,056 00
Syracuse N Y Harbor Brook improvement 1922 3½s.....	4,000	3,920 00
Sheridan Pa school 1934 4s.....	10,000	11,000 00
Stowe township Pa school 1939 4½s.....	12,000	12,360 00
St Clair borough Pa school 1916 4½s.....	5,000	5,000 00
St Bernard's Parish La courthouse 1921 5s.....	15,000	15,000 00
Shelby O rfdg 1919 4¼s.....	5,000	5,050 00
Trafford City Pa school 1935 4s.....	4,000	3,880 00
Tarentum Pa borough 1932 4½s.....	10,000	10,300 00
Verona Pa borough 1931 4½s.....	6,000	6,240 00
Wilkesbarre Pa city 1926 4s.....	5,000	4,900 00
West View Pa school 1925 4½s.....	2,000	2,040 00
Wyandotte Mich water 1936 4½s.....	10,000	9,800 00
Totals.....	\$799,495	\$802,155 35

CATHOLIC RELIEF AND BENEFICIARY ASSOCIATION

AUBURN, N. Y.

[Commenced business January 31, 1893]

MICHAEL G. LANGAN, President **MARGARET H. GRANEX**, Secretary
Attorneys for service of process in the State of New York, **MURPHY, KEENAN & KEENAN**, Rochester, N. Y.

INCOME

Membership fees	\$36 00	
Assessments of premiums during first months of membership of which all or an extra per- centage is used for expense.....	128,975 24	
Dues and per capita tax	10,055 19	
Relief members	6,376 25	
Net amount received from members		\$145,442 68
Interest on:		
Mortgage loans	\$2,584 01	
Other sources	1,068 74	
		3,652 75
Sale of lodge supplies.....		635 05
Miscellaneous		210 27
Officer's bonds, subordinate councils.....		548 57
Total Income		\$150,489 32
Ledger Assets December 31, 1913		93,926 15
Total		\$244,415 47

DISBURSEMENTS

Death claims	\$142,483 33	
Relief claims	5,539 05	
Total benefits paid		\$148,022 38
Commissions and fees to deputies or organizers.....		762 43
Salaries of managers or agents.....		1,237 00
Salaries and other compensation of officers and trustees.....		2,763 98
Salaries of office employees.....		312 50
Traveling and other expenses of officers, trustees and com- mittees		1,053 41
Insurance department fees		94 30
Rent		975 82
Advertising, printing and stationery.....		421 94
Postage, express, telegraph and telephone.....		644 96
Lodge supplies		170 83
Official publication		3,100 12
Expense of supreme lodge meeting		7,887 94
Legal expenses		1,124 83
Miscellaneous		770 19
Total Disbursements		\$169,342 63
Balance		\$75,072 84

LEDGER ASSETS

Mortgage loans	\$52,025 06
Deposited in trust companies and banks <i>on interest</i>	22,015 81
Deposited in banks <i>not on interest</i>	1,031 97
Total	\$75,072 84

NON-LEDGER ASSETS

Interest accrued on mortgages	1,050 22
Furniture and fixtures, \$1,500; mailing list and printing material, \$1,000; supplies and printed matter, \$1,500.....	4,000 00
Gross Assets	\$80,123 06

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, mailing list, printing material, supplies, printed matter	4,000 00
Total Admitted Assets	\$76,123 06

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$1,300 06
Adjusted, not yet due.....	22,000 00
Resisted	5,000 00
Total Liabilities	\$28,300 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Expense	Total
Balance on hand December 31, 1913.....	\$1,194 55	\$78,661 15	\$6,357 43	\$7,713 02	\$93,926 15
<i>Income:</i>					
Membership fees.....				36 00	36 00
Assessments.....	128,975 24				128,975 24
Dues and per capita tax.....				10,055 19	10,055 19
Other payments by members.....			6,376 25		6,376 25
Interest and dividends.....		3,441 23		211 52	3,652 75
Other income.....	100 00	98 27		1,195 62	1,393 89
Totals	\$130,269 79	\$82,200 65	\$12,733 68	\$19,211 35	\$244,415 47
<i>Disbursements:</i>					
Death claims.....	\$142,483 33				\$142,483 33
Other benefits.....			\$5,539 05		5,539 05
Commissions to deputies, organizers and agents.....				\$762 43	762 43
Salaries, fees, other compensation and traveling expenses of officers and employees.....				5,366 89	5,366 89
Insurance department fees.....				94 30	94 30
Rent.....				975 82	975 82
Official publication.....	2,061 79			1,038 33	3,100 12
Supreme lodge meeting.....				7,887 94	7,887 94
Legal expenses.....	552 40			572 43	1,124 83
Other expenditures.....				2,007 92	2,007 92
Totals	\$145,097 52		\$5,539 05	\$18,706 06	\$169,342 63
Balance before transfers.....	—\$14,827 73	\$82,200 65	\$7,194 63	\$505 29	\$75,072 84
Increase by transfers.....	15,000 00	494 72			15,494 72
Balance	\$172 27	\$82,695 37	\$7,194 63	\$505 29	\$90,567 56
Decrease by transfers.....		15,000 00	494 72		15,494 72
Balance on hand December 31, 1914.....	\$172 27	\$67,695 37	\$6,699 91	\$505 29	\$75,072 84

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	12,242	\$10,738,250	7,097	\$6,297,000
Written in 1914	557	465,750	266	204,750
Totals	12,799	\$11,204,000	7,363	\$6,501,750
Deduct terminated, decreased or transferred in 1914	537	479,250	296	260,750
Total certificates in force December 31, 1914	12,262	\$10,724,750	7,067	\$6,241,000
Terminated by death in 1914	147	139,500	93	95,000
Terminated by lapse in 1914	390	339,750	203	165,750
Received in 1914 from members in New York:				
Mortuary				\$74,341 21
Sick and accident				3,146 50
Expense				6,202 26
Total				\$83,689 97

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	31	\$35,333	16	\$18,333
Incurred in 1914	147	139,500	93	95,000
Totals	178	\$174,833	109	\$113,333
Paid in 1914	150	142,483	91	92,583
Balance	28	\$32,350	18	\$20,750
Saved by compromising or scaling down in 1914 . . . . .	.....	2,050	.....	950
Rejected in 1914	1	2,000	1	2,000
Claims unpaid December 31, 1914	27	28,300	17	17,800

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	165	\$5,539	87	\$2,843
Paid in 1914	165	5,539	87	2,843

CATHOLIC WOMEN'S BENEVOLENT LEGION

No. 153 EAST FORTY-FOURTH STREET, NEW YORK

[Commenced business August, 1895]

ELLEN L. LOUGHLIN, President

SARA E. SKELLY, Secretary

Attorney for service of process in the State of New York, WM. D. McNULTY,
No. 141 Broadway, New York

INCOME

Membership fees	\$586 50	
Assessments or premiums	208,501 19	
Dues and per capita tax	14,290 71	
Total	\$223,378 40	
Deduct payments returned to applicants and members	525 52	
Net amount received from members.....		\$222,852 88
Interest on:		
Mortgage loans	\$11,205 75	
Bonds	2,124 17	
Other sources	2,021 02	
		15,350 94
Rents		154 50
Sale of lodge supplies		740 88
Official publication		2,083 30
Miscellaneous		83 50
Gross increase, by adjustment, in book value of ledger assets, <i>viz.:</i>		
Bonds		25 83
Total Income	\$241,291 83	
Ledger Assets December 31, 1913.....	354,113 94	
Total	\$595,405 77	

DISBURSEMENTS

Death claims	\$168,778 66	
Permanent disability claims	625 00	
Total benefits paid	\$169,403 66	
Commissions and fees to deputies or organizers.....	1,363 90	
Salaries of deputies and organizers	208 00	
Salaries of officers and trustees	3,716 66	
Salaries of office employees	3,181 01	
Traveling and other expenses of officers, trustees and committees	1,605 04	
Insurance department fees	45 00	
Rent	594 00	
Advertising, printing and stationery	665 60	
Postage, express, telegraph and telephone.....	699 69	
Lodge supplies	131 08	

Official publication	\$2,126 78
Expense of supreme lodge meeting	5,971 08
Legal expenses	96 80
Taxes, repairs and other expenses on real estate.....	1,587 31
Miscellaneous	430 54
New York insurance department examiners.....	233 06
Interest on death claim	160 66

Total Disbursements **\$192,219 87**

Balance **\$403,185 90**

LEDGER ASSETS

Book value of real estate	\$8,500 00
Mortgage loans	241,800 00
Book value of bonds	61,902 10
Deposited in trust companies and banks <i>on interest</i>	89,457 15
Deposited in banks <i>not on interest</i>	1,526 65

Total **\$403,185 90**

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$2,884 74
Bonds	862 49

Total **3,747 23**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge 21,394 34

Benefit certificates, \$49; per capita tax, \$38.61; one cent tax, \$358.56; official publication, \$285.91; charter and supplies, \$215.35 947 43

Gross Assets **\$429,274 90**

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$400 00
Book value of bonds over market value.....	9,692 10
Benefit certificate, per capita tax, one cent tax, official publication, charter and supplies....	947 43

Total **11,039 53**

Total Admitted Assets..... **\$418,235 37**

LIABILITIES

Policy or certificate claims:

Due and unpaid	\$250 00
Resisted	500 00
Reported, not yet adjusted	21,500 00

Total **\$22,250 00**

Miscellaneous accounts 202 81

Total Liabilities **\$22,452 81**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$30,361 43	\$319,127 08	\$4,625 43	\$354,113 94
<i>Income:</i>				
Membership fees.....			586 50	586 50
Assessments.....	187,113 99	20,861 68		207,975 67
Dues and per capita tax.....			14,290 71	14,290 71
Interest and dividends.....	956 23	14,352 26	42 45	15,350 94
Other income.....		195 23	2,892 78	3,088 01
Totals.....	\$218,431 65	\$354,536 25	\$22,437 87	\$595,405 77
<i>Disbursements:</i>				
Death claims.....	\$168,778 66			\$168,778 66
Disability claims.....	625 00			625 00
Commissions to deputies, organizers and agents...			\$1,363 90	1,363 90
Salaries, fees, other compensation and traveling expenses of officers and employees.....			8,710 71	8,710 71
Insurance department fees.....			45 00	45 00
Rent.....			594 00	594 00
Official publication.....			2,126 78	2,126 78
Supreme lodge meeting.....			5,971 08	5,971 08
Legal expenses.....			96 80	96 80
Taxes and expenses on real estate.....		\$1,587 31		1,587 31
Other expenditures.....			2,320 63	2,320 63
Totals.....	\$169,403 66	\$1,587 31	\$21,228 90	\$192,219 87
Balance on hand December 31, 1914.....	\$49,027 99	\$352,948 94	\$1,208 97	\$403,185 90

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	16,578	\$11,060,500	9,560	\$6,132,500
Written in 1914	359	170,500	330	172,750
Totals	16,937	\$11,231,000	9,890	\$6,305,250
Deduct terminated, decreased or transferred in 1914.....	786	473,875	585	347,250
Total certificates in force December 31, 1914....	16,151	\$10,757,125	9,305	\$5,958,000
Terminated by death in 1914	251	174,250	145	96,500
Terminated by lapse in 1914	535	299,000	440	250,250
Decreased in 1914.....		625		500
Received in 1914 from members in New York:				
Mortuary				\$103,236 10
Reserve				11,482 76
Expense				10,285 58
Total				\$125,004 44

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	25	\$18, 750	17	\$12, 500
Incurred in 1914	251	174, 250	145	96, 500
Totals	276	\$193, 000	162	\$109, 000
Paid in 1914	244	168, 779	144	96, 529
Balance	32	\$24, 221	18	\$12, 471
Saved by compromising or scaling down in 1914		1, 971		1, 471
Claims unpaid December 31, 1914	32	22, 250	18	11, 000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	3	\$625	2	\$500
Paid in 1914	3	\$625	2	\$500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
N Y & No N Y C & Hudson River R R System 1927 5s.....	\$6, 025 00	\$5, 000	\$5, 200
New York City 1954 3½s.....	25, 031 25	25, 000	22, 000
Chicago & Eastern Ill R R 1955 4s.....	3, 937 08	5, 000	1, 250
St Louis & Southwestern Ry 1932 4s.....	4, 103 75	5, 000	3, 450
New York Telephone Co 1939 4½s.....	5, 024 19	5, 000	4, 900
St Louis & San Francisco R R 1951 4s.....	3, 945 03	5, 000	3, 150
Chicago Rock Island & Pacific Ry 1934 4s.....	4, 408 11	5, 000	3, 600
Chicago Rock Island & Pacific Ry 1934 4s.....	4, 401 86	5, 000	3, 600
New York City revenue 1915 6s.....	5, 025 83	5, 000	{ 3, 000
New York City revenue 1916 6s.....			{ 1, 020
New York City revenue 1917 6s.....			{ 1, 040
Totals..	\$61, 902 10	\$65, 000	\$52, 210

DER BAYERISCHE NATIONAL VERBAND VON
NORD-AMERIKA

No. 258 GUILFORD STREET, BUFFALO, N. Y.

[Commenced business May 7, 1901]

LOUIS SCHICK, President VALENTINE BLENKLEIN, Secretary
Attorney for service of process in the State of New York, BENNO LOEWY,
No. 206 Broadway, New York

INCOME	
Assessments or premiums	\$28,245 15
Dues and per capita tax	2,105 75
Certificates	13 50
Net amount received from members.....	\$30,364 40
Interest on deposit	868 82
Total Income	\$31,233 22
Ledger Assets December 31, 1913.....	25,985 76
Total	\$57,218 98

DISBURSEMENTS	
Death claims	\$33,500 00
Salaries of officers and trustees	900 00
Advertising, printing and stationery.....	93 50
Postage, express, telegraph and telephone.....	93 21
Official publication	224 80
Miscellaneous	15 00
Total Disbursements	\$34,826 51
Balance	\$22,392 47

LEDGER ASSETS	
Deposited in trust companies and banks <i>on interest</i>	\$20,722 74
Cash in association's office.....	1,669 73
Total	\$22,392 47

NON-LEDGER ASSETS	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	848 10
Per capita tax not yet turned over to supreme lodge.....	552 75
Furniture and fixtures	105 00
Gross Assets	\$23,898 32

DEDUCT ASSETS NOT ADMITTED	
Furniture and fixtures	105 00
Total Admitted Assets.....	\$23,793 32

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due	\$800 00
Resisted	250 00
Total Liabilities	<u>\$1,050 00</u>

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$5,452 80	\$18,440 37	\$2,092 59	\$25,985 76
<i>Income:</i>				
Assessments.....	28,245 15	.....	.....	28,245 15
Dues and per capita tax.....	.....	.....	2,105 75	2,105 75
Other payments by members.....	.....	.....	13 50	13 50
Interest and dividends.....	.....	868 82	.....	868 82
Totals.....	<u>\$33,697 95</u>	<u>\$19,309 19</u>	<u>\$4,211 84</u>	<u>\$57,218 98</u>
<i>Disbursements:</i>				
Death claims.....	\$33,500 00	.....	.....	\$33,500 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	\$900 00	900 00
Official publication.....	.....	.....	224 80	224 80
Other expenditures.....	.....	.....	201 71	201 71
Totals.....	<u>\$33,500 00</u>	.....	<u>\$1,326 51</u>	<u>\$34,826 51</u>
Balance before transfers.....	\$197 95	\$19,309 19	\$2,885 33	\$22,392 47
Increase by transfers.....	1,000 00	.....	.....	1,000 00
Balance.....	\$1,197 95	\$19,309 19	\$2,885 33	\$23,392 47
Decrease by transfers.....	.....	.....	1,000 00	1,000 00
Balance on hand December 31, 1914.....	<u>\$1,197 95</u>	<u>\$19,309 19</u>	<u>\$1,885 33</u>	<u>\$22,392 47</u>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	4, 210	\$1, 385, 500	2, 444	\$804, 350
Written in 1914	109	33, 500	44	14, 000
Totals	<u>4, 319</u>	<u>\$1, 419, 000</u>	<u>2, 488</u>	<u>\$818, 350</u>
Deduct terminated, decreased or transferred in 1914.....	231	76, 450	121	39, 550
Total certificates in force December 31, 1914....	4, 088	\$1, 342, 550	2, 367	\$778, 800
Terminated by death in 1914	95	32, 300	51	17, 150
Terminated by lapse in 1914	136	44, 150	70	22, 400
Received in 1914 from members in New York:				
Mortuary ..	.....	.....	.....	\$15, 835 85
Expense ..	.....	.....	.....	1, 055 25
Total . . . . .	.....	.....	.....	<u>\$16, 891 10</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	6	\$2, 250	2	\$800
Incurred in 1914	95	32, 300	50	16, 750
Totals	<u>101</u>	<u>\$34, 550</u>	<u>52</u>	<u>\$17, 550</u>
Paid in 1914	98	33, 500	50	16, 900
Claims unpaid December 31, 1914	3	\$1, 050	2	\$650

THE SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS

TORONTO, CANADA

[Commenced business July 1, 1881]

ELLIOTT G. STEVENSON, President

FRED J. DARCH, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$9,611 30	
Assessments or premiums.....	4,472,859 79	
Dues and per capita tax.....	228,354 42	
Change of policies.....	2,047 43	
Total	\$4,712,872 94	
Deduct payments returned to applicants and members	16,454 99	
Net amount received from members.....	\$4,696,417 95	
Interest on:		
Mortgage loans	\$314,903 35	
Collateral loans	96,320 17	
Bonds and stocks.....	672,339 73	
Policy liens	274,051 80	
Other sources	19,056 54	
		1,376,671 59
Rents		69,569 06
Sundry refunds		2,033 77
Redeposits		8,567 30
Borrowed money		328,355 82
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		67,415 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		12,747 04
Total Income.....	\$6,561,777 53	
Ledger Assets December 31, 1914.....	22,072,725 74	
Total	\$28,634,503 27	

DISBURSEMENTS

Death claims	\$2,374,388 12	
Permanent disability claims	267,087 85	
Sick and accident claims.....	276,374 64	
Old age benefits.....	1,005,721 47	
Expectation of life.....	8,920 00	
Funeral claims	25,460 50	
Total benefits paid.....	\$3,957,952 58	
Commissions and fees to deputies or organizers.....	18,312 56	
Fraternal fund payments to members.....	178,176 50	
Salaries of deputies and organizers.....	135,327 57	
Salaries of managers or agents, expenses.....	90,868 84	
Salaries of officers and trustees.....	39,000 00	
Salaries of office employees.....	92,627 45	

Traveling and other expenses of officers, trustees and committees	\$10,521 38
Insurance department fees	3,242 94
Rent	9,275 28
Advertising, printing and stationery	12,081 06
Postage, express, telegraph and telephone	13,682 77
Hospital donations	2,038 52
Official publication	19,740 49
Expense of supreme lodge meeting	712 00
Legal expenses	9,704 55
Furniture and fixtures	1,185 69
Taxes, repairs and other expenses on real estate	56,769 06
Miscellaneous	8,538 81
Can. U. I. Co. agreement	75,000 00
Borrowed money repaid	472,970 41
Interest on borrowed money	11,618 70
Inspection committee	3,600 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	134 28

Total Disbursements \$5,223,081 44

Balance \$23,411,421 83

LEDGER ASSETS

Book value of real estate	\$1,010,201 46
Mortgage loans	3,827,626 17
Mortgage loans supplement	2,717,916 41
Collateral loans	1,078,250 69
Book value of bonds, \$10,827,351.71; stocks, \$467,717.57	11,295,069 28
Book value of bonds, \$2,353,142.74; stocks, \$221,708.22, supplement	2,574,850 96
Deposited in trust companies and banks <i>on interest</i>	687,595 49
Deposited in banks <i>not on interest</i>	219,264 28
Sundry advances on bonds	647 09

Total \$23,411,421 83

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$103,672 88
Bonds	125,970 81
Collateral loans	7,025 00

Total 236,668 69

Rents due and accrued 813 18

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge 30,988 84

Liens on claims reported due and unpaid, \$10,842.66; accrued interest, \$227.10 11,069 76

Fire insurance, \$327.52; temporary loans, remortgage, \$250.. 577 52

Furniture and fixtures, \$33,520.48; supplies, \$29,337.66 62,858 14

Gross Assets \$23,754,397 96

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default \$33,493 50

Market value of special deposits in excess of corresponding liabilities 136,895 06

Book value of bonds and stocks over market value 480,875 55

Excess of collateral loan over market value of collateral	\$4,250 00
Furniture, fixtures and supplies	62,858 14
Sundry advances on bonds	647 09
Total	\$719,019 34
Total Admitted Assets	\$23,035,378 62

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$16,012 03
Adjusted, not yet due	19,302 39
Resisted	19,504 00
Reported, not yet adjusted	76,796 42
Present value of deferred death and disability claims payable in installments	394,108 00
Total	\$525,722 84
Accounts due and unpaid	3,502 97
Borrowed money; interest due or accrued on same	171,258 22
Advance assessments	5,656 04
1914 claims reported in 1915 after closing books	158,784 29
Borrowed money (supply account)	35,524 54
Investment fluctuation account	500,000 00
Total Liabilities	\$1,400,448 90

EXHIBIT OF FUNDS

	Mortuary	Sick and funeral	General	Fraternal	Total
Balance on hand December 31, 1913	\$21,890,064 68	\$182,661 06			\$22,072,725 74
<i>Income:</i>					
Membership fees			\$9,611 30		9,611 30
Other assessments	3,969,982 55	343,881 85	142,540 40		4,456,404 80
Dues and per capita tax			228,354 42		228,354 42
Other payments by members			2,047 43		2,047 43
Interest and dividends	1,374,577 05	2,094 54			1,376,671 59
Other income	159,333 28	253 02	329,101 69		488,687 99
Totals	\$27,393,957 56	\$528,890 47	\$711,655 24		\$28,634,503 27
<i>Disbursements:</i>					
Death claims	\$2,374,388 12				\$2,374,388 12
Disability claims	267,087 85				267,087 85
Sick and accident claims		\$276,374 64			276,374 64
Other benefits	1,014,641 47	25,460 50			1,040,101 97
Commissions to deputies, organizers and agents		1,791 89	\$16,520 67		18,312 56
Fraternal fund payments to members				\$178,176 50	178,176 50
Salaries, fees, other compensation and traveling expenses of officers and employees		39,251 67	329,093 57		368,345 24
Insurance department fees			3,242 94		3,242 94
Rent		927 48	8,347 80		9,275 28
Official publication		1,966 96	17,773 53		19,740 49
Supreme lodge meeting			712 00		712 00
Legal expenses			9,704 55		9,704 55
Taxes and expenses on real estate	56,769 06				56,769 06
Other expenditures	271,475 47	3,114 59	326,260 18		600,850 24
Totals	\$3,984,361 97	\$348,887 73	\$711,655 24	\$178,176 50	\$5,223,081 44
Balance before transfers	\$23,409,595 59	\$180,002 74		—\$178,176 50	\$23,411,421 83
Increase by transfers				178,176 50	178,176 50
Balance	\$23,409,595 59	\$180,002 74			\$23,589,598 33
Decrease by transfers	178,176 50				178,176 50
Balance on hand December 31, 1914	\$23,231,419 09	\$180,002 74			\$23,411,421 83

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	222,449	\$217,612,328	23,054	\$21,305,736
Written in 1914.....	9,866	7,111,146	1,392	883,750
Revived in 1914.....	8,563	8,124,798	859	697,363
Increased in 1914.....	.....	121,711	.....	7,000
Totals	240,878	\$232,969,983	25,305	\$22,893,849
Deduct terminated, decreased or transferred in 1914....	40,003	36,557,250	4,359	3,448,264
Total certificates in force December 31, 1914....	200,875	\$196,412,733	20,946	\$19,445,585
Terminated by death in 1914.	2,207	2,392,556	213	239,477
Terminated by lapse in 1914.	36,441	32,882,965	4,048	3,126,127
Terminated by other causes in 1914	1,355	1,281,729	98	82,660
Received in 1914 from members in New York:				
Mortuary				\$402,413 94
Sick and funeral				23,410 65
Expense				24,379 61
Total				\$450,204 20

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	146	\$120,444	7	\$5,069
Incurred in 1914	2,213	2,399,297	213	239,477
Totals	2,359	\$2,519,741	220	\$244,546
Paid in 1914	2,230	2,374,388	213	233,301
Balance	129	\$145,353	7	\$11,245
Saved by compromising or scaling down in 1914 ....	.....	40,858	.....	.....
Rejected in 1914	7	5,000	.....	3,678
Claims unpaid December 31, 1914	122	99,495	7	7,567

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	166	\$42,086	23	\$5,036
Incurred in 1914	236	233,214	22	21,950
Totals	402	\$275,300	45	\$26,986
Paid in 1914	372	267,088	43	26,710
Balance	30	\$8,212	2	\$276
Rejected in 1914.....	6	1,650	.....	.....
Claims unpaid December 31, 1914	24	\$6,562	2	\$276

EXHIBIT OF SICK AND FUNERAL CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	415	\$14,037	22	\$741
Incurred in 1914	12,377	308,548	881	21,883
Totals	12,792	\$322,585	903	\$22,624
Paid in 1914	12,209	301,835	869	21,269
Rejected in 1914	230	\$8,863	16	\$626
Claims unpaid December 31, 1914	353	11,887	18	729

EXHIBIT OF OLD AGE AND OTHER CLAIMS — EXPECTATION OF LIFE

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	59	\$19,519	3	\$400
Incurred in 1914	1,775	1,009,193	81	55,650
Totals	1,834	\$1,028,712	84	\$56,050
Paid in 1914	1,798	1,014,641	83	55,950
Balance	36	\$14,071	1	\$100
Rejected in 1914	3	400	.....	.....
Claims unpaid December 31, 1914	33	\$13,671	1	\$100

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit	Liabilities in such country
Canada	\$100,000 00	\$364,328 68
Norway	29,077 60	160 60
Denmark	36,580 32	.....
United Kingdom	87,969 38	16,571 64
Totals	\$253,627 30	\$381,060 92

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned
1 st Harriman National Bank certificates	\$10,000	280	\$28,000 }	\$30,000 00
5 th Michigan United Ry pref.	50,000	72	36,000 }	
2,757 Union Trust Co Toronto	275,700	178	490,746	275,700 00
Interest in estate of the late A Cameron	125,000	.....	125,000	57,286 43
5% Bonds Dominion L & T Co	15,000	91	13,650	11,159 26
1,500 Detroit Sulphite P & P Co Detroit Mich pref.	150,000	100	150,000 }	99,855 00
2,000 Detroit Sulphite P & P Co Detroit Mich com.	200,000	80	160,000 }	
490 par val Ga Ry & P Co 5% in cert Drexel & Co.	500,000	92	460,000 }	500,000 00
30,200 Par Val Pref Shrs Chicago Sub G & E Co....	32,200	92	29,624 }	
27,000 Par Val 6% Sterling Cedar & Lumber Co	27,000	98	26,460 }	104,250 00
Mortgage Bond of The Windsor & Essex Ry 1953..	100,000	100	100,000 }	
Totals	\$1,484,900		\$1,619,480	\$1,078,250 69

SUPPLEMENT SCHEDULE OF COLLATERAL LOANS

(Collateral investments made by the Union Trust Co., Limited, for the Independent Order of Foresters, Dec. 31, 1914.)

	Par value	Rate used	Market value	Amount loaned
500 Union Trust Co stk Toronto.....	\$50,000	178	\$89,000	\$100,003 80
2,000 Ocean Falls pfd stk Ocean Falls B C.....	200,000	50	100,000	
1,000 Monarch Lumber Co com stk Portland Ore....	100,000	50	50,000	
Totals.....	\$350,000	.....	\$239,000	\$100,003 80

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Alberta Province 1934 4½s.....	\$97,500 00	\$100,000 00	\$95,000
Dominion of Canada govt stock 1916 3½s.....	100,000 00	100,000 00	100,000
Dominion of Canada govt stock 1930-50 3½s.....	98,842 00	98,842 00	87,969
Ontario Province deb 1926-36 3½s.....	250,000 00	{ 158,000 00	140,620
Ontario Province deb 1926 3½s.....	21,445 80		85,560
Ontario Province deb 1936 3½s.....	122,620 61	137,000 00	121,930
Ontario Province deb 1939 4s.....	39,112 16	40,000 00	38,000
Ontario Province deb 1941 4s.....	88,553 97	90,000 00	85,500
Ontario Province annuities 1944 4s.....	23,578 63	25,616 58	22,542
New Brunswick government stock 4s.....	20,000 00	20,000 00	18,000
Queensland Government deb £10,000 x 4.8665 1950 3½s	48,666 66	48,665 00	42,825
South Australia Govt stock £5,000 x 4.8665 3s.....	24,333 33	24,332 50	21,412
Victoria Australia Government stock £2,000 x 4.8665 3s..	9,733 33	9,733 00	7,105
Victoria Australia Government stock £5,000 x 4.8665 3s..	24,333 33	24,332 50	17,762
Baie St Paul Parish (Quebec) 1915-61 5s.....	125,518 02	125,518 02	109,200
Berlin Town (Ontario) 1936 4½s.....	46,847 97	46,274 68	44,423
Brandon City (Manitoba) 1936 4½s.....	3,732 95	4,000 00	3,680
Brandon City (Manitoba) 1937 4½s.....	32,652 77	35,000 00	32,200
Buckingham Town (Quebec) 1938 5s.....	25,000 00	25,000 00	23,000
Campbellford Village (Ontario) 1919 5s.....	4,254 91	4,224 43	4,182
Campbellford Village (Ontario) 1919 5s.....	2,831 48	2,816 32	2,788
Charlottetown City (Prince Edward Island) 1923 4s....	22,041 83	22,000 00	21,120
Charlottetown City (Prince Edward Island) 1923 4s....	3,000 00	3,000 00	2,820
Calgary City (Saskatchewan) 1933 5s.....	19,716 08	20,000 00	19,600
Edmonton City (Alberta) 1927 4½s.....	34,554 84	35,047 72	33,645
Edmonton City (Alberta) 1916-36 6s.....	50,000 00	50,000 00	50,500
Essex Town (Ontario) 1921 5s.....	3,229 94	3,199 39	3,135
Fort William (Ontario) 1944 5s.....	9,813 42	10,000 00	9,400
Kenora Town (Ontario) 1936 5½s.....	26,463 38	25,000 00	25,000
Kamloops Town No 1 (British Columbia) 1934 5s.....	4,000 00	4,000 00	3,640
Kamloops Town No 2 (British Columbia) 1920 5s.....	15,000 00	15,000 00	14,550
Lethbridge City (Alberta) No 1 1927 5s.....	10,024 38	10,194 04	9,684
Lethbridge City (Alberta) Nos 2 and 3 1947 5s.....	38,007 44	39,168 92	36,035
Moosejaw City (Saskatchewan) 1956 5s.....	47,717 76	47,717 76	45,331
Prince Arthur City (Ontario) 1933 5s.....	23,930 52	25,000 00	23,500
Prince Albert City (Saskatchewan) 1939 5s.....	21,871 91	25,000 00	23,000
St Boniface City (Manitoba) 1944 5s.....	9,457 24	10,000 00	9,300
Strathcona City (Alberta) 1939 4½s.....	33,405 60	33,405 00	30,064
Sault Ste Marie (Ontario) No 1 1915 5s.....	600 00	600 00	600
Sault Ste Marie (Ontario) No 3 1929 5s.....	20,000 00	20,000 00	19,000
Sault Ste Marie (Ontario) No 2 1920-33 5s.....	3,800 00	3,800 00	{ 784
St Gabriel du Brandon Parish (Quebec) 1915-61 5s.....	50,976 19	50,976 19	
Toronto City (Ontario) 1948 4½s.....	49,255 40	50,000 00	49,000
Toronto Junction (Ontario) 1943 3½ to 4½s.....	7,400 00	7,400 00	6,586
Vancouver City (British Columbia) 1945 4s.....	48,914 44	50,000 00	42,000
Victoria City (British Columbia) 1962 4½s.....	18,196 34	20,000 00	18,200
Winnipeg City (Manitoba) 1920 4s.....	49,760 00	50,000 00	48,000
Barcelona Traction Light & Power Co 1961 5s.....	215,692 66	244,893 00	159,180
Dominion Traction & Ltg Co (Portland Me) 1943 5s...	850,000 00	1,000,000 00	910,000
Dominion Traction & Ltg Co (Toronto Ont) 1943 5s....	534,984 00	629,000 00	559,810
Georgia Ry & P Co (Ga) (different amounts) 1954 5s....	1,317 488 00	1,500,000 00	1,380,000
Georgia Ry & P Co (Georgia) deb 1915 6s.....	566,750 00	566,750 00	566,750
International Transit Co (Sault Ste M Ont) 1918-21 5s..	50,200 95	53,000 00	51,940
Michigan United Railways (Jackson Mich) 1936 5s.....	2,941,607 00	3,449,000 00	2,931,650
United Light & P Co (San Fran Cal) 1940 6s.....	34,400 00	43,000 00	21,500
Brading Brewing Co (Ottawa Ont) 1917 7s.....	26,000 00	26,000 00	26,000
Blue Ridge Electric Co 1940 5s.....	22,837 50	23,500 00	22,795
Dominion Iron & Steel Co (Sydney Cape B) 1929 5s....	70,000 00	70,000 00	60,200
Independent Lumber Co (Regina Sask) 1917 6s.....	86,752 10	87,000 00	87,000
Inland Express Co (Ashcroft B C 1915 8s.....	23,550 00	23,550 00	23,550
International Milling Co (Toronto Ont) 1930 6s.....	49,786 43	50,000 00	49,500
Lake Supr Ir & Chem Co (Detroit Mich) No 1 £28,060 x 4.8665 1933 6s.....	136,000 00	136,553 99	16,386

	Book value	Par value	Market value
Lake Supr Ir & Chem Co (Detroit Mich) No 2 1935 6s	\$100,000 00	\$100,000 00	\$12,000
Lamb-Watson Lumber Co (Arrowhead B C) 1925 6s.....	154,225 00	154,225 00	154,225
Linton Apartments (Montreal Que) 1932 5s.....	165,000 00	165,000 00	165,000
Merchants Steamship Co Beaverton (Tor Ont) 1918 6s.	36,000 00	36,000 00	35,280
Merchants Steamship Co Mapleton (Tor Ont) 1919 6s..	48,500 00	48,500 00	47,045
National Ice & Cold Storage Co (California) 1942 6s...	644,455 19	704,064 00	591,413
O'Keefe & Drew (Clatham Ont) 1931 6s.....	30,000 00	30,000 00	30,000
Price Bros (Toronto Ont) £4,120 x 4.8665 1940 5s.....	17,207 28	20,050 47	16,040
Rogers A R (Emden B C) 1926 6s.....	132,000 00	132,000 00	132,000
Shields Lumber Co (Ashcroft B C) 1912-1921-24 6s.....	85,850 00	89,500 00	82,340
Valpey Mtg Bonds (Detroit Mich) Ser A & B 1921 6s.. {	10,000 00 {	13,000 00 {	10,000
	3,000 00 }		2,250
Western of Canada Flour Mills Co (Tor Ont) £2,000 x 4,8665 1928 6s.....	9,871 57	9,733 33	9,928
Whiting Carolina Co (Andrews N C) 1933 6s.....	634,500 00	705,000 00	634,500

Stocks:

Alexandra Palace Toronto Ont.....	250 00	250 00	325
92 Credit Society of Real Estate Owners in the Danish Isles, Copenhagen Denmark 144,000 kn.....	36,601 00	38,505 60	36,580
1,000 Home & Foreign Security Co Toronto stock.....	135,000 00	100,000 00	100,000
700 Northern Crown Bank, Winnipeg Man.....	77,000 00	70,000 00	61,600
49 Royal Mortgage Bank, Christiania, Norway.....	36,345 57	40,100 90	32,080
170 Standard Bank Toronto Ont.....	46,226 00	21,000 00	45,780
826 Union Trust Co Toronto Ont stock.....	136,295 00	82,600 00	147,028
Totals.....	\$11,295,069 28	\$12,326,640 34	\$10,928,437

SUPPLEMENT SCHEDULE OF INVESTMENTS MADE BY THE UNION TRUST COMPANY LIMITED, FOR THE INDEPENDENT ORDER OF FORESTERS.*

Bonds:	Book value	Par value	Market value
Ontario Government bonds 1936 3½s.....	\$250,000 00	\$250,000 00	\$222,500
Province of Nova Scotia bonds 1945 3½s.....	114,127 99	125,000 00	102,500
Town of Indian Head 1915-43 6s.....	9,538 04	9,665 70	9,085
Town of Indian Head 1943 6s.....	50,559 76	51,233 33	48,159
City of Edmonton 1949 4½s.....	25,553 42	25,000 00	22,250
City of Greenwood 1918 6s.....	2,543 81	2,500 00	2,425
Hodson School District 1915-19 7s.....	1,000 00	1,000 00	980
Township of Dover, 1918 5s.....	568 04	571 40	565
Township of Mornington 1918 4½s.....	1,113 38	1,133 14	1,099
Town of Oshawa 1938 4½s.....	3,685 91	3,639 98	3,275
Town of Oshawa 1928 5s.....	8,106 12	7,784 06	7,628
Town of Red Deer 1938 6s.....	19,929 46	17,688 31	17,157
Town of Red Deer 1929 5s.....	2,117 92	2,082 30	1,832
Town of Red Deer 1919 5s.....	621 07	616 73	585
Town of Wolseley 1927 5s.....	3,306 76	3,250 00	2,957
Town of Wolseley 1924 5½s.....	14,016 85	13,516 87	12,976
Chicoutimi Water & Elec Co (Chicoutimi Q) 1932 5s....	89,230 07	100,000 00	93,000
Georgia Ry & P Co (Atlanta Ga) 1940 5s.....	162,187 50	200,000 00	174,000
Ha Ha Bay Ry Co (Chicoutimi Q) 1941 5s.....	723,600 00	723,600 00	723,600
Norfolk & Portsmouth Trac Co (Richmond Va) 1936 5s..	425,837 26	467,953 00	407,119
The Alexandra Palace Toronto Ont 1922 5s.....	150,000 00	150,000 00	150,000
National Fire Proofing Co of Canada 1931 6s.....	138,750 00	150,000 00	150,000
Lake Superior Iron & Chemical Co 1935 6s.....	27,105 61	28,518 66	3,422
Dryden Timber & Power Co £4,880 x 4.8665 1927 6s....	21,968 13	23,748 52	11,874
Robt Simpson Co Ltd (Tor) £18,200 x 4.8665 1952 5sq...	83,925 64	88,570 30	83,256
Lake Superior Iron & Chemical Co 1916 6's.....	23,750 00	25,000 00	3,000
Stocks held by The Union Trust Co., Ltd., for The Independent Order of Foresters:			
1359 Northern Crown Bank.....	130,900 00	135,900 00	119,592
1009 R Simpson Co Ltd.....	90,808 22	100,900 00	85,765
Totals.....	\$2,574,850 96	\$2,708,872 30	\$2,460,607

* These supplementary schedules contain the investments made by the Union Trust Co., Toronto, with moneys deposited by the Supreme Court, I. O. F. The trust company guarantees the repayment of these deposits, and pays interest thereon at the rate of 4 per cent. per annum.

THE FRATERNAL BENEFIT LEAGUE

NEW HAVEN, CONN.

[Commenced business August 1, 1900]

AVERY E. FORD, President

FRANK P. TYLER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$623 50	
Assessments or premiums during first six months of membership of which all or extra percentage is used for expense.....	1,518 03	
All other assessments or premiums.....	55,657 86	
Dues and per capita tax.....	234 25	
Total	\$58,033 64	
Deduct payments returned to applicants and members	91 18	
Net amount received from members		\$57,942 46
Interest on:		
Mortgage loans	\$2,401 45	
Bonds	1,650 00	
Other sources	527 43	
		4,578 88
Rents		1,466 67
Sale of lodge supplies.....		310 27
Total Income		\$64,298 28
Ledger Assets December 31, 1913		118,506 72
Total		\$182,805 00

DISBURSEMENTS

Death claims	\$39,266 84	
Sick and accident claims.....	1,145 13	
Total benefits paid		\$40,411 97
Commissions and fees to deputies or organizers.....		738 97
Salaries of deputies and organizers.....		2,269 33
Salaries of officers and trustees.....		3,562 00
Salaries and other compensation of committees.....		186 00
Salaries of office employees.....		1,236 75
Medical examiners' fees and salaries.....		542 50
Traveling and other expenses of officers, trustees and commit- tees		1,374 51
Collection and remittance of assessments and dues.....		1,663 62
Insurance department fees.....		53 00
Rent		600 00
Advertising, printing and stationery.....		491 03
Postage, express, telegraph and telephone.....		337 91
Lodge supplies		141 48
Official publication		767 41
Expense of supreme lodge meeting.....		425 75

Legal expenses	\$1 50
Furniture and fixtures.....	46 84
Taxes, repairs and other expenses on real estate.....	808 05
Miscellaneous	976 47

Total Disbursements \$56,635 09

Balance \$126,169 91

LEDGER ASSETS

Book value of real estate.....	\$19,000 00
Mortgage loans	53,200 00
Book value of bonds.....	39,218 75
Deposited in trust companies and banks <i>on interest</i>	13,111 97
Cash in association's office, \$396.09; in banks <i>not on interest</i> , \$1,243.10	1,639 19

Total \$126,169 91

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$452 21
Bonds	100 00
Other assets	210 24

Total 762 45

Rents due 50 00

Market value of real estate over book value..... 3.000 00

Assessments actually collected by subordinate lodges not yet
turned over to supreme lodge..... 4,502 46

Due from subordinate councils for supplies, \$135.50; furniture
and fixtures, \$1,047.50; supreme council supplies, \$371.80;
subordinate council supplies, \$496.50..... 2,051 30

Gross Assets \$136,536 12

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value..... \$4,718 75

Due from subordinate councils for supplies,
furniture and fixtures, supreme council sup-
plies, subordinate council supplies..... 2,051 30

Total 6,770 05

Total Admitted Assets \$129,766 07

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$37 28
Reported, not yet adjusted.....	1,580 88

Total \$1,618 16

Salaries and miscellaneous accounts..... 491 00

Taxes accrued 256 50

Advance assessments 82 27

Interest paid in advance..... 55 54

Total Liabilities \$2,503 47

EXHIBIT OF FUNDS

	Mortuary	Health and accident fund	Extension fund	Expense	Total
Balance on hand December 31, 1913.....	\$105,988 89	\$3,410 97	\$338 98	\$8,767 88	\$118,506 72
<i>Income:</i>					
Membership fees.....				623 50	623 50
Assessments during first 6 months of membership of which all or an extra per cent is used for ex- penses.....			1,429 85		1,429 85
Other assessments.....	42,549 15	1,695 93		11,409 78	55,654 86
Dues and per capita tax.....				234 25	234 25
Interest and dividends.....	4,445 65	133 23			4,578 88
Other income.....				1,776 94	1,776 94
Totals.....	\$152,983 69	\$5,240 13	\$1,768 83	\$22,812 35	\$182,805 00
<i>Disbursements:</i>					
Death claims.....	\$39,166 84	\$100 00			\$39,266 84
Sick and accident claims.....		1,145 13			1,145 13
Commissions to deputies, organ- izers and agents.....			\$671 97	\$67 00	738 97
Salaries, fees, other compensation and traveling expenses of officers and employees.....			2,269 33	8,565 38	10,834 71
Insurance department fees.....				53 00	53 00
Rent.....				600 00	600 00
Official publication.....				767 41	767 41
Supreme lodge meeting.....				425 75	425 75
Legal expenses.....				1 50	1 50
Taxes and expenses on real estate.....				808 05	808 05
Other expenditures.....			343 33	1,650 40	1,993 73
Totals.....	\$39,166 84	\$1,245 13	\$3,284 63	\$12,938 49	\$56,635 09
Balance before transfers.....	\$113,816 85	\$3,995 00	—\$1,515 80	\$9,873 86	\$126,169 91
Increase by transfers.....	760 00		1,500 00		2,260 00
Balance.....	\$114,576 85	\$3,995 00	—\$15 80	\$9,873 86	\$128,429 91
Decrease by transfers.....				2,260 00	2,260 00
Balance on hand December 31, 1914.....	\$114,576 85	\$3,995 00	—\$15 80	\$7,613 86	\$126,169 91

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	4, 432	\$4, 506, 765	54	\$35, 189
Written in 1914.....	584	423, 300	11	6, 500
Totals	5, 016	\$4, 930, 065	65	\$41, 689
Deduct terminated, decreased or transferred in 1914....	374	290, 121	10	7, 800
Total certificates in force December 31, 1914...	4, 642	\$4, 639, 944	55	\$33, 889
Terminated by death in 1914.	40	39, 820	1	1, 000
Terminated by lapse in 1914.	334	239, 389	9	6, 800
Terminated by lien on class B in 1914.....		7, 412		
Decreased in 1914.....		3, 500		
Received in 1914 from members in New York:				
Mortuary				\$256 91
Extension				22 96
Sick and accident.....				106 75
Expense				119 55
Total				\$506 17

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	1	\$1,065	.....	.....
Incurred in 1914.....	40	39,820	1	\$1,000
Totals	41	\$40,885	1	\$1,000
Paid in 1914.....	40	39,267	1	1,000
Claims unpaid December 31, 1914	1	\$1,618	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	37	\$1,145	4	\$54
Paid in 1914.....	37	1,145	4	54

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Consolidated Ry deb 1954 4s.....	\$9,775 00	\$10,000	\$7,500
Conn Ry & Ltg 1st mtg & rfdg 1951 4½s.....	10,075 00	10,000	9,600
East Hartford Conn town fire dist 1933 4s.....	9,862 50	10,000	10,000
N Y N H & H R R deb 1956 4s.....	9,506 25	10,000	7,400
Totals.....	\$39,218 75	\$40,000	\$34,500

THE FRATERNAL MYSTIC CIRCLE*

No. 1913 ARCH STREET, PHILADELPHIA, PA.

[Commenced business January, 1885]

F. H. DUCKWITZ, President

J. D. MYERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first nine months of membership of which all or an extra percentage is used for expense	\$18,938 58	
All other assessments or premiums	460,982 35	
Medical examiners' fees.....	807 00	
Changing certificates	174 50	
	<hr/>	
Net amount received from members.....		\$480,902 43
Interest on:		
Mortgage loans	\$16,335 01	
Bonds and stocks	1,140 00	
Other sources	1,008 79	
	<hr/>	
		18,483 80
Rents		5,167 43
Sale of lodge supplies.....		612 33
Exchange .....		.20
		<hr/>
Total Income		\$505,166 19
Ledger Assets December 31, 1913.....		426,118 00
		<hr/>
Total		\$931,284 19

DISBURSEMENTS

Death claims	\$365,551 66	
Permanent disability claims	17,715 43	
Sick and accident claims	1,963 16	
Old age benefits.....	12,588 24	
Other benefits	299 05	
	<hr/>	
Total benefits paid.....		\$398,117 54
Commissions and fees to deputies or organizers.....		20,450 71
Salaries of deputies and organizers.....		14,175 46
Salaries of managers or agents.....		3,033 37
Salaries of officers and trustees		10,850 00
Salaries and other compensation of committees.....		550 00
Salaries of office employees		13,920 56
Medical examiners' fees and salaries.....		7,123 62
Traveling and other expenses of officers, trustees and committees . . .		965 63
Collection and remittance of assessments and dues.....		482 00
Insurance department fees.....		672 00
Rent		2,400 00
Advertising, printing and stationery.....		3,677 01
Postage, express, telegraph and telephone.....		2,432 23
Official publication		2,917 95

* Figures appearing in this abstract are those of a joint examination of society made by Virginia, Maryland and New York insurance departments as of December 31, 1914.

Legal expenses	\$3,713 22
Furniture and fixtures.....	216 09
Taxes, repairs and other expenses on real estate.....	3,640 11
Miscellaneous	1,142 00
Fraternal congress	182 39
Gross loss on sale or maturity of ledger assets, viz:	
Mortgage	254 75

Total Disbursements	\$490,916 64
----------------------------------	---------------------

Balance	\$440,367 55
----------------------	---------------------

LEDGER ASSETS

Book value of real estate.....	\$64,232 48
Mortgage loans	301,937 50
Book value of bonds, \$26,243.75; stocks, \$2,936.25.....	29,180 00
Deposited in trust companies and banks <i>on interest</i>	27,857 83
Cash in association's office.....	2,359 74
Ground rent	1,800 00
Collateral loan	13,000 00

Total	\$440,367 55
--------------------	---------------------

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$5,397 64
Bonds	392 50
Other assets	848 29

Total	6,638 43
--------------------	-----------------

Rents due	295 00
-----------------	--------

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	38,439 25
--	-----------

Furniture, fixtures, supplies, etc.....	6,000 00
---	----------

Liens on certificates in American Experience division.....	36,815 23
--	-----------

Gross Assets	\$528,555 46
---------------------------	---------------------

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities.....	\$3,650 00
Book value of real estate over market value..	2,266 75
Book value of bonds and stocks over market value	2,645 00
Furniture, fixtures, supplies, etc.....	6,000 00

Total	14,561 75
--------------------	------------------

Total Admitted Assets	\$513,993 71
------------------------------------	---------------------

LIABILITIES

Policy or certificate claims:

Reported subsequent to December 31, on deaths occurring prior thereto.....	\$10,402 35
Adjusted, not yet due.....	7,540 20
Resisted	12,095 93
Reported, not yet adjusted.....	37,539 44
Present value of death claims payable in instalments involving life contingencies..	50,998 53
Present value of death claims payable in instalments not involving life contingencies	13,210 93
Old age and other benefit instalments.....	1,495 50

Total	\$133,282 88
--------------------	---------------------

Salaries and miscellaneous accounts.....	\$2,600 71
Advance assessments	1,167 64
Rents paid in advance.....	38 50
Reserve on certificates in American Experience 3½% division constituting a trust fund held for protection of this par- ticular class	105,433 03
Total Liabilities	\$242,522 76

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$421,471 38	\$4,646 62	\$426,118 00
<i>Income:</i>			
Assessments during first nine months of membership of which all or an extra per cent is used for expenses.....		18,938 58	18,938 58
Other assessments.....	391,901 50	69,080 85	460,982 35
Other payments by members.....		981 50	981 50
Interest and dividends.....	18,483 80		18,483 80
Other income.....	5,167 43	612 53	5,779 96
Totals.....	\$837,024 11	\$94,260 08	\$931,284 19
<i>Disbursements:</i>			
Death claims.....	\$365,551 66		\$365,551 66
Disability claims.....	17,715 43		17,715 43
Sick and accident claims.....	1,963 16		1,963 16
Other benefits.....	12,887 29		12,887 29
Commissions to deputies, organizers and agents.....		\$20,450 71	20,450 71
Salaries, fees, other compensation and traveling expenses of officers and employees.....		51,100 64	51,100 64
Insurance department fees.....		672 00	672 00
Rent.....		2,400 00	2,400 00
Official publication.....		2,917 95	2,917 95
Legal expenses.....		3,713 22	3,713 22
Taxes and expenses on real estate.....	3,640 11		3,640 11
Other expenditures.....	254 75	7,649 72	7,904 47
Totals.....	\$402,012 40	\$88,904 24	\$490,916 64
Balance on hand December 31, 1914.....	\$435,011 71	\$5,355 84	\$440,367 55

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	18,942	\$20,395,000	2,160	\$1,615,500
Written in 1914.....	3,610	3,497,500	232	162,000
Totals	22,552	\$23,892,500	2,392	\$1,777,500
Deduct terminated, decreased or transferred in 1914....	5,094	5,215,250	411	299,000
Total certificates in force December 31, 1914....	17,458	\$18,677,250	1,981	\$1,478,500
Terminated by death in 1914.	307	388,750	28	27,500
Terminated by lapse in 1914.	4,731	4,760,750	383	271,500
Terminated by disability in 1914	56	65,750	.....	.....
Received in 1914 from members in New York:				
Mortuary				\$28,969 04
Expense				6,488 78
Total				\$35,457 82

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	59	\$69,677	7	\$4,675
Incurred in 1914.....	307	366,007	28	26,687
Present value of deferred death and disability claims, payable in instalments....	.....	64,209	.....	.....
Interest addition account of instalment claims . ....	.....	451	.....	.....
Totals	366	\$500,344	35	\$31,362
Paid in 1914.....	302	365,552	29	25,137
Balance	64	\$134,792	6	\$6,225
Saved by compromising or scaling down in 1914.....	.....	1,505	.....	250
Rejected in 1914.....	2	1,500	1	1,000
Claims unpaid December 31, 1914	62	131,787	5	4,975

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	1	\$1,973	.....	.....
Incurred in 1914.....	40	15,742	.....	.....
Totals	41	\$17,715	.....	.....
Paid in 1914.....	41	17,715	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	67	\$1,963	9	\$369
Paid in 1914.....	67	\$1,963	9	\$369

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	38	\$14,383	.....	.....
Paid in 1914.....	37	12,887	.....	.....
Claim unpaid December 31, 1914	1	\$1,496	.....	.....

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

	Market Value of deposit	Liabilities in such state
State:		
Maryland	\$8,500	\$3,650

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Phila & Reading genl mtg 1997 4s.....	\$12,703 75	\$13,000	\$12,350
Electric & Peoples coll tr ctfs 1945 4s.....	2,977 50	3,000	2,430
City of Baltimore 1980 3½s.....	9,650 00	10,000	8,500
Virginia State Century 1991 3s.....	912 50	1,000	840
Stocks:			
30 Philadelphia Traction Co.....	2,936 25	1,500	2,415
Totals.....	<u>\$29,180 00</u>	<u>\$28,500</u>	<u>\$26,535</u>

INDEPENDENT ORDER FREE SONS OF ISRAEL

No 21 WEST 124TH STREET, NEW YORK

[Commenced business March, 1871]

M. SAMUEL STERN, President

ABRAHAM HAFER, Secretary

Attorney for service of process in the State of New York, M. B. BLUMENTHAL,
No. 35 Nassau street, New York

INCOME

Assessments or premiums	\$279,592 80	
Dues and per capita tax.....	341 15	
Net amount received from members.....		\$279,933 95
Interest on:		
Mortgage loans	\$49,519 90	
Bonds	2,250 00	
Other sources	694 44	
		52,464 34
Sale of lodge supplies.....		5 40
Total Income		\$332,403 69
Ledger Assets December 31, 1913		1,098,475 33
Total		\$1,430,879 02

DISBURSEMENTS

Death claims	\$307,599 45
Salaries of officers	3,000 00
Salaries and other compensation of office employees.....	1,100 00
Traveling and other expenses of officers, trustees and committees	986 90
Insurance department fees.....	15 00
Rent	1,022 70
Advertising, printing and stationery.....	399 57
Postage, express, telegraph and telephone.....	264 92
Legal expenses	350 00
Furniture and fixtures.....	93 00
Miscellaneous	801 89
Propagandas	1,641 50
Total Disbursements	\$317,274 93

Balance\$1,113,604 09

LEDGER ASSETS

Mortgage loans	\$989,330 00
Book value of bonds	49,937 50
Deposited in trust companies and banks <i>on interest</i>	74,336 59
Total	\$1,113,604 09

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$8,210 33
Bonds	750 00
Total	8,960 33

Rents due	\$83 30
Market value of bonds over book value	4,062 50
Assessments levied uncollected.....	26,256 24
Furniture and fixtures.....	2,776 95

Gross Assets\$1,155,743 41

DEDUCT ASSETS NOT ADMITTED

Assessments levied uncollected.....	\$26,256 24
Furniture and fixtures.....	2,776 95
Rents due	83 30

Total 29,116 49

Total Admitted Assets\$1,126,626 92

LIABILITIES

Policy or certificate claims due and unpaid.....	\$4,963 49
Advance assessments	17 80
Due to lodges, interest toward payment of death claims....	22,054 18

Total Liabilities\$27,035 47

EXHIBIT OF FUNDS

	Mortuary and reserve	Expense	Total
Balance on hand December 31, 1913.....	\$1,095,017 37	\$3,457 96	\$1,098,475 33
<i>Income:</i>			
Assessments.....	271,261 25	8,331 55	279,592 80
Dues and per capita tax.....	341 15	.....	341 15
Interest and dividends.....	52,398 50	65 84	52,464 34
Other income.....	.....	5 40	5 40
Totals	\$1,419,018 27	\$11,860 75	\$1,430,879 02
<i>Disbursements:</i>			
Death claims.....	\$307,599 45	.....	\$307,599 45
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	\$5,086 90	5,086 90
Insurance department fees.....	.....	15 00	15 00
Rent.....	.....	1,022 70	1,022 70
Legal expenses.....	.....	350 00	350 00
Other expenditures.....	11 00	3,189 88	3,200 88
Totals	\$307,610 45	\$9,664 48	\$317,274 93
Balance on hand December 31, 1914.....	\$1,111,407 82	\$2,196 27	\$1,113,604 09

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	8,416	\$8,237,750	6,114	\$6,007,250
Written in 1914.....	424	188,250	162	68,500
Received by transfer in 1914	30	10,250	22	7,250
Totals	8,870	\$8,436,250	6,298	\$6,083,000
Deduct terminated, decreased or transferred in 1914....	615	560,750	415	383,500
Total certificates in force December 31, 1914....	8,255	\$7,875,500	5,883	\$5,699,500
Terminated by death in 1914	309	309,000	220	220,000
Terminated by lapse in 1914	207	163,500	130	103,250
Transferred in 1914.....	30	28,500	22	21,000
Terminated by withdrawal in 1914	69	59,750	43	39,250

Received in 1914 from members in New York:

Mortuary	\$196, 826 57
Expense	5, 815 75
Total	<u>\$202, 642 32</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	12	\$4, 380	10	\$4, 211
Incurred in 1914	309	308, 183	220	219, 183
Totals	321	\$312, 563	230	\$223, 394
Paid in 1914	310	307, 600	220	218, 499
Claims unpaid December 31, 1914	11	\$4, 963	10	\$4, 895

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
N Y City corp stk supply of water 1963 4½s	<u>\$49, 937 50</u>	<u>\$50, 000</u>	<u>\$54, 000</u>

INDEPENDENT ORDER FREE SONS OF JUDAH

No. 78 SECOND AVENUE, NEW YORK

[Commenced business February 12, 1890]

SAMUEL GOLDSTEIN, President

SIGMUND FODOR, Secretary

Attorney for service of process in the State of New York, SIGMUND FODOR,
No. 78 Second avenue, New York

INCOME

Assessments or premiums	\$123,305 02	
Per capita tax	6,627 15	
Initiation fees	1,199 15	
Other payments by members	476 03	
Total	\$131,607 35	
Deduct payments returned to applicants and members	128 34	
Net amount received from members.....		\$131,479 01
Interest		1,789 46
Sale of lodge supplies		57 63
Miscellaneous		851 56
Deposit headstones purchased by lodges.....		1,438 00
Instalment on lots		1,896 29
Reserved and sold graves.....		680 00
Total Income		\$138,191 95
Ledger Assets December 31, 1913		69,266 45
Total		\$207,458 40

DISBURSEMENTS

Death claims	\$122,161 20	
Advances	140 00	
Old age benefits	172 13	
Donations to lodges and members.....	1,888 40	
Total benefits paid		\$124,361 73
Propaganda		1,389 80
Salaries of managers or agents.....		3,374 94
Salary of grand master		1,500 00
Salaries and other compensation of office employees.....		328 00
Medical examiners' fees		630 65
Traveling and other expenses of officers, trustees and committees		828 77
Insurance department fees		15 00
Rent		755 00
Advertising, printing and stationery.....		1,205 72
Postage, express, telegraph and telephone		614 36
Expense of supreme lodge meeting		940 40
Legal expenses		1,326 83
Furniture and fixtures		99 63
Miscellaneous		1,382 94
Paid back on claims		1,000 00

Returned deposit headstones	\$1,798 00
Borrowed money repaid, \$5,000; interest thereon, \$423.99....	5,423 99
Cemetery association instalments and interest	4,814 40

Total Disbursements **\$151,990 16**

Balance **\$55,468 24**

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$55,398 99
Cash in association's office	69 25

Total **\$55,468 24**

NON-LEDGER ASSETS

Interest due and accrued	555 38
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	24,500 00
Furniture, fixtures and supplies, \$1,750; cemetery lots paid, \$11,000; cemetery lots partly paid, \$16,136.20	28,886 20

Gross Assets **\$109,409 82**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies, cemetery lots paid, cemetery lots partly paid	28,886 20
---	-----------

Total Admitted Assets **\$80,523 62**

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due	\$24,500 00
Reported, not yet adjusted	15,000 00

Total **\$39,500 00**

Headstone deposits 294 00 |

Borrowed money 4,000 00 |

Total Liabilities **\$43,794 00**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Propaganda	Relief
Balance on hand December 31, 1913.....	\$51 74	\$49,669 00	\$946 85	\$2,738 52
<i>Income:</i>				
Assessments.....	105,715 17	10,913 25	2,344 57	1,800 97
Totals.....	\$105,766 91	\$60,582 25	\$3,291 42	\$4,539 49
<i>Disbursements:</i>				
Death claims.....	\$122,161 20	.....	.....	.....
Other benefits.....	140 00	.....	.....	\$1,688 40
Salaries, fees, other compensation and traveling expenses of officers and employecs.....	.....	.....	\$830 65	.....
Legal expenses.....	1,326 83	.....	.....	.....
Other expenditures.....	5,478 24	.....	2,262 41	252 82
Totals.....	\$129,106 27	.....	\$3,093 06	\$1,941 22
Balance before transfers.....	—\$23,339 36	\$60,582 25	\$198 36	\$2,598 27
Increase by transfers.....	25,000 00	.....	.....	.....
Balance.....	\$1,660 64	\$60,582 25	\$198 36	\$2,598 27
Decrease by transfers.....	.....	25,000 00	.....	.....
Balance on hand December 31, 1914.....	\$1,660 64	\$35,582 25	\$198 36	\$2,598 27

EXHIBIT OF FUNDS — Concluded

	Cemetery	Aged and infirm	Expense	Total
Balance on hand December 31, 1913.....	\$8,266 06	\$5,842 81	\$1,751 47	\$69,266 45
<i>Income:</i>				
Assessments.....	2,426 30	.....	.....	123,200 26
Per capita tax.....	.....	.....	6,603 57	6,603 57
Other payments by members.....	.....	.....	1,675 18	1,675 18
Interest and dividends.....	.....	1,789 46	.....	1,789 45
Other income.....	4,289 79	.....	633 69	4,923 43
Totals.....	\$14,982 15	\$7,632 27	\$10,663 91	\$207,458 40
<i>Disbursements:</i>				
Death claims.....	.....	.....	.....	\$122,161 20
Other benefits.....	\$200 00	\$172 13	.....	2,200 53
Salaries, fees, other compensation and traveling ex- penses of officers and employees.....	.....	.....	\$5,741 21	6,571 86
Insurance department fees.....	.....	.....	15 00	15 00
Rent.....	.....	.....	755 00	755 00
Supreme lodge meeting.....	.....	.....	940 40	940 40
Legal expenses.....	.....	.....	.....	1,326 83
Taxes and expenses on real estate.....	.....	.....	99 63	99 63
Other expenditures.....	7,045 11	.....	2,881 13	17,919 71
Totals.....	\$7,245 11	\$172 13	\$10,432 37	\$151,990 16
Balance before transfers.....	\$7,737 04	\$7,460 14	\$231 54	\$55,468 24
Increase by transfers.....	.....	.....	.....	25,000 00
Balance.....	\$7,737 04	\$7,460 14	\$231 54	\$80,468 24
Decrease by transfers.....	.....	.....	.....	25,000 00
Balance on hand December 31, 1914.....	\$7,737 04	\$7,460 14	\$231 54	\$55,468 24

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	22,918	\$11,459,000	20,192	\$10,096,000
Written in 1914	5,473	2,736,500	5,181	2,590,500
Totals	28,391	\$14,195,500	25,373	\$12,686,500
Deduct terminated, decreased or transferred in 1914....	6,562	3,281,000	6,084	3,042,000
Total certificates in force December 31, 1914....	21,829	\$10,914,500	19,289	\$9,644,500
Terminated by death in 1914.	263	131,500	228	114,000
Terminated by lapse in 1914.	6,299	3,149,500	5,856	2,928,000
Received in 1914 from members in New York:				
Cemetery .....	.....	.....	.....	\$6,716 09
Mortuary .....	.....	.....	.....	93,355 09
Reserve .....	.....	.....	.....	9,858 95
Relief .....	.....	.....	.....	1,800 97
Propaganda .....	.....	.....	.....	3,109 14
Expense .....	.....	.....	.....	8,240 54
Total .....	.....	.....	.....	\$123,080 78

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	63	\$31,500	54	\$27,000
Incurred in 1914.....	263	131,500	228	114,000
Totals	326	\$163,000	282	\$141,000
Paid in 1914.....	247	122,161	209	103,700
Balance	79	\$40,839	73	\$36,500
Saved by compromising or scaling down in 1914.....	.....	1,339	.....	800
Claims unpaid December 31, 1914	79	39,500	73	36,500

THE FRENCH CANADIAN ARTISANS SOCIETY

MONTREAL, CANADA

[Commenced business 1877]

L. J. GAUTHIER, President

HENRI ROY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$164 30	
All other assessments or premiums.....	712,188 06	
Dues and per capita tax.....	68,667 20	
Medical examiners' fees.....	786 75	
Other payments by members.....	2,552 50	
Total	\$784,358 81	
Deduct payments returned to applicants and members	122 91	
Net amount received from members		\$784,235 90
Interest on:		
Mortgage loans	\$36,117 17	
Bonds	71,471 98	
Other sources	2,167 34	
		109,756 49
Rents		958 00
From subordinate lodges for guarantee bonds.....		803 40
Sale of lodge supplies		1,763 48
Loans to members of class B.....		38,708 82
Subscription to help members of St. Marie de Beauce, Salem disaster		1,249 59
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		334 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		1,267 43
Total Income		\$939,077 11
Ledger Assets December 31, 1913		2,342,800 90
Total		\$3,281,878 01

DISBURSEMENTS

Death claims	\$268,543 00	
Permanent disability claims.....	6,706 50	
Sick and accident claims.....	142,424 81	
Total benefits paid		\$417,674 31
Salaries of deputies and organizers.....		9,414 82
Organizers' traveling expense.....		6,654 68
Salaries and other compensation of officers and trustees.....		8,427 25
Salaries of office employees.....		15,526 53
Medical examiners' fees and salaries.....		1,053 00
Traveling and other expenses of officers, trustees and committees		2,334 61
Collection and remittance of assessments and dues.....		728 76
Insurance department fees.....		414 50

Advertising, printing and stationery.....	\$3,606 91
Postage, express, telegraph and telephone.....	1,960 31
Lodge supplies	3,361 00
Official publication	7,807 69
Expense of supreme lodge meeting.....	13,097 84
Legal expenses	427 50
Furniture and fixtures.....	55 16
Taxes, repairs and other expenses on real estate.....	2,654 86
Miscellaneous	1,559 80
Annual celebration	1,460 45
Help to lodges and members.....	1,973 39

Gross decrease, by adjustment, in book value of ledger assets,
viz.:

Bonds	970 13
-------------	--------

Total Disbursements	\$501,163 50
----------------------------------	---------------------

Balance	\$2,780,714 51
----------------------	-----------------------

LEDGER ASSETS

Book value of real estate.....	\$98,875 09
Mortgage loans	718,345 48
Book value of bonds.....	1,720,114 08
Deposited in trust companies and banks on interest \$145,481.17; special deposit \$5,000.....	150,481 17
Cash in association's office.....	2,200 20
Loans to members of class B.....	90,698 49

Total	\$2,780,714 51
--------------------	-----------------------

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$3,670 05
Bonds	20,335 94

Total	24,005 99
--------------------	------------------

Rents due	47 00
Market value of real estate over book value.....	31,124 91
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	22,656 57
Furniture, fixtures, etc., \$7,000; supplies, etc., \$4,800, local lodges funds, \$15,248.04.....	27,048 04

Gross Assets	\$2,885,597 02
---------------------------	-----------------------

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$9,136 45
Book value of bonds over market value.....	119,969 08
Furniture, fixtures, supplies, local lodge funds	27,048 04

Total	156,153 57
--------------------	-------------------

Total Admitted Assets	\$2,729,443 45
------------------------------------	-----------------------

LIABILITIES

Policy or certificate claims:

Due and unpaid	\$5,100 00
Adjusted, not yet due	21,326 00
Resisted	1,000 00
Reported, not yet adjusted	4,244 41

Total	\$31,670 41
--------------------	--------------------

Salaries and miscellaneous accounts	6,511 73
Advance assessments	3,382 13

Balance due members in Salem disaster.....	\$232 07
Reserve on sick and accident certificates	50,724 68
Reserve on life valuation standard	2,098,596 00

Total Liabilities **\$2,191,117 02**

EXHIBIT OF FUNDS

	Mortuary	Sick benefit	Special	Expense	Total
Balance on hand December 31, 1913.....	\$2,295,404 63	\$39,325 70	\$4,234 36	\$3,836 21	\$2,342,800 90
<i>Income:</i>					
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....				164 30	164 30
Other assessments.....	554,586 19	157,478 96			712,065 15
Dues and per capita tax.....				68,667 20	68,667 20
Other payments by members.....			3,339 25		3,339 25
Interest and dividends.....	109,124 69	589 24	17 29	25 27	109,756 49
Other income.....	40,310 25		1,249 59	3,524 88	45,084 72
Totals.....	\$2,999,425 76	\$197,393 90	\$8,840 49	\$76,217 86	\$3,281,878 01
<i>Disbursements:</i>					
Death claims.....	\$268,543 00				\$268,543 00
Disability claims.....	6,706 50				6,706 50
Sick and accident claims.....		\$142,424 81			142,424 81
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$966 00	\$43,173 65	44,139 65
Insurance department fees.....				414 50	414 50
Official publication.....				7,807 69	7,807 69
Supreme lodge meeting.....				13,097 84	13,097 84
Legal expenses.....				427 50	427 50
Taxes and expenses on real estate.....				2,654 86	2,654 86
Other expenditures.....	970 13		1,174 22	12,802 80	14,947 15
Totals.....	\$276,219 63	\$142,424 81	\$2,140 22	\$80,378 84	\$501,163 50
Balance before transfers.....	\$2,723,206 13	\$54,969 09	\$6,700 27	—\$4,160 98	\$2,780,714 51
Increase by transfers.....				6,000 00	6,000 00
Balance.....	\$2,723,206 13	\$54,969 09	\$6,700 27	\$1,839 02	\$2,786,714 51
Decrease by transfers.....			6,000 00		6,000 00
Balance on hand December 31, 1914.....	\$2,723,206 13	\$54,969 09	\$700 27	\$1,839 02	\$2,780,714 51

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	39,091	\$31,240,387	....	.....
Written in 1914	3,143	1,942,950	7	3,750
Revived in 1914	313	250,477	....	.....
Received by transfer in 1914. ....		.....	39	33,500
Increased in 1914		55,461	....	.....
Totals	42,547	\$33,489,275	46	\$37,250
Deduct terminated, decreased or transferred in 1914.....	2,452	1,891,415	3	1,750
Total certificates in force				
December 31, 1914... ..	40,095	\$31,597,860	43	\$35,500
Terminated by death in 1914	325	274,039	....	.....
Terminated by lapse in 1914.	2,112	1,539,493	1	250
Transferred in 1914.....		.....	2	1,500
Terminated by permanent disability in 1914.....	15	13,413	.....	.....
Decreased in 1914.....		64,470	.....	.....

Received in 1914 from members in New York:

Mortuary	\$446 84
Special	6 50
Sick and accident	108 54
Expense	50 32

Total	<u>\$612 20</u>
-------------	-----------------

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	25	\$21,930	.....	.....
Incurred in 1914	325	274,039	.....	.....
Totals	350	\$295,969	.....	.....
Paid in 1914	318	268,543	.....	.....
Claims unpaid December 31, 1914 ..	32	\$27,426	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	15	\$13,413	.....	.....
Paid in 1914	15	6,706	.....	.....
Balance .....	.....	\$6,707	.....	.....
Saved by compromising or scaling down in 1914 ...	.....	6,707	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913 ...	229	\$5,751	.....	.....
Incurred in 1914.....	4,923	140,918	5	\$87
Totals	5,152	\$146,669	5	\$87
Paid in 1914.....	5,000	142,425	5	87
Claims unpaid December 31, 1914	152	\$4,244	.....	.....

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

State or country	Market value of deposit	Liabilities in such state or country
Canada	\$5,000	\$763 55
Massachusetts ..	4,750	4,765 25
Vermont ..	4,900	.....
Totals.....	<u>\$14,650</u>	<u>\$5,528 80</u>

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Aluntsic Montreal Can 1956 5s.....	\$67,782 00	\$60,000	\$63,000
De Lorimier Montreal Can 1942 4½s.....	16,432 00	16,000	14,720
De Lorimier Montreal Can 1946 4½s.....	53,812 50	50,000	48,000
De Lorimier Montreal Can 1946 4½s.....	30,000 00	30,000	28,800
Fraserville P Q Can 1933 4½s.....	105,230 00	100,000	93,000
Grand Mere P Q Can 1933 4½s.....	41,643 00	42,000	36,120
Maisonnette Montreal Can 1955 4 3/5s.....	65,850 00	60,000	52,200
Massachusetts 1928 3½s.....	5,437 00	5,000	4,750
Ottawa Can 1923 4½s.....	5,212 00	5,000	4,950
Ottawa Can 1924 4½s.....	5,230 00	5,000	4,950
Ottawa Can 1925 4½s.....	5,233 50	5,000	4,900
Ottawa Can 1926 4½s.....	5,243 50	5,000	4,900
Ottawa Can 1927 4½s.....	5,253 50	5,000	4,900
Ottawa Can 1928 4½s.....	5,262 00	5,000	4,900
Ottawa Can 1929 4½s.....	5,271 00	5,000	4,900
Ottawa Can 1930 4½s.....	5,280 00	5,000	4,900
Ottawa Can 1931 4½s.....	5,288 00	5,000	4,900
Ottawa Can 1931 4½s.....	5,290 00	5,000	4,900
Ottawa Can 1932 4½s.....	5,300 05	5,000	4,900
Ottawa Can 1933 4½s.....	5,308 00	5,000	4,900
Ottawa Can 1934 4½s.....	5,311 50	5,000	4,900
Ottawa Can 1934 4½s.....	5,315 00	5,000	4,900
Ottawa Can 1935 4½s.....	5,318 00	5,000	4,900
St Boniface Manitoba 1923 5s.....	52,510 00	50,000	48,500
Ste Cunégonde Montreal 1927 4½s.....	89,020 50	85,000	84,150
St Edward Montreal 1926 5s.....	10,821 00	10,000	9,200
St Laurent Montreal 1942 4½s.....	12,820 93	12,000	10,320
St Louis Montreal 1941 4s.....	24,460 00	25,000	22,750
Terrebonne P Q 1947 5s.....	32,706 07	27,500	25,025
Tetreaultville Montreal 1947 5s.....	16,456 37	15,000	15,600
Rioviere St Pierre Montreal 1938 5½s.....	37,108 28	35,000	33,950
Longue Pointe Montreal 1947 4½s.....	34,373 50	35,000	32,900
Emardville Montreal 1938 5s.....	85,855 60	82,000	85,280
St Edward Schools Montreal 1949 5½s.....	96,492 80	80,000	74,400
Cote Visitation Montreal 1951 5½s.....	67,332 00	62,000	66,960
Thetford Mines P Q 1934 5s.....	2,000 00	2,000	1,820
Thetford Mines P Q 1935 5s.....	4,000 00	4,000	3,640
Thetford Mines P Q 1936 5s.....	5,000 00	5,000	4,550
Thetford Mines P Q 1937 5s.....	5,000 00	5,000	4,550
Thetford Mines P Q 1938 5s.....	5,000 00	5,000	4,500
Thetford Mines P Q 1939 5s.....	5,000 00	5,000	4,500
Thetford Mines P Q 1940 5s.....	6,000 00	6,000	5,400
Thetford Mines P Q 1941 5s.....	6,000 00	6,000	5,400
Thetford Mines P Q 1942 5s.....	2,000 00	2,000	1,800
Thetford Mines P Q 1930 5s.....	1,000 00	1,000	920
Thetford Mines P Q 1931 5s.....	4,000 00	4,000	3,680
Thetford Mines P Q 1932 5s.....	4,000 00	4,000	3,680
Thetford Mines P Q 1933 5s.....	4,000 00	4,000	3,680
Thetford Mines P Q 1934 5s.....	2,000 00	2,000	1,820
Thetford Mines P Q 1942 5s.....	4,000 00	4,000	3,600
Thetford Mines P Q 1943 5s.....	6,000 00	6,000	5,400
Thetford Mines P Q 1944 5s.....	5,000 00	5,000	4,450
Villeray Montreal 1950 5½s.....	54,215 50	50,000	49,000
Cartierville Montreal 1952 5s.....	48,734 20	50,000	45,000
Emardville Montreal 1952 5s.....	16,551 00	18,000	18,000
St Jean Berchmans Montreal 1952 5s.....	114,937 50	125,000	111,250
Villeray Montreal 1950 5½s.....	7,000 00	7,000	6,860
St Cécile Montreal 1952 5½s.....	85,000 00	85,000	82,450
Acton Vale P Q 1915 5s.....	950 82	1,000	1,000
Acton Vale P Q 1916 5s.....	957 87	1,000	990
Acton Vale P Q 1917 5s.....	965 35	1,000	980
Acton Vale P Q 1918 5s.....	973 27	1,000	970
Acton Vale P Q 1919 5s.....	981 67	1,000	960
Acton Vale P Q 1920 5s.....	990 57	1,000	950
Hardwick Vt 1933 4s.....	4,850 00	5,000	4,900
Laval des Rapides P Q 1963 5s.....	104,416 80	119,000	104,720
St Jerome P Q Can 1964 5s.....	21,482 50	25,000	22,500
Sorel P Q 1952 5s.....	68,635 43	75,000	69,000
Montreal Est Montreal 1954 6s.....	93,212 00	100,000	94,000
Totals.....	\$1,720,114 08	\$1,691,500	\$1,600,145

THE GERMAN BAPTISTS LIFE ASSOCIATION

No. 789 ELLICOTT STREET, BUFFALO, N. Y.

[Commenced business 1883]

DANIEL B. STUMPF, President

H. H. LOHANS, Secretary

Attorney for service of process in the State of New York, A. W. HICKMAN,
German Insurance Building, Buffalo, N. Y.

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$3,666 23	
All other assessments or premiums.....	36,103 17	
Dues and per capita tax.....	2,319 02	
Sick benefit dues.....	1,858 97	
Total	\$43,947 39	
Deduct payments returned to applicants and members	1 35	
Net amount received from members.....		\$43,946 04
Interest on:		
Mortgage loans	\$2,607 98	
Liens	326 92	
Other sources	407 05	
		3,341 95
Donation		35 00
Error in 1913 statement.....		57 58
Total Income		\$47,380 57
Ledger Assets December 31, 1913		70,125 46
Total		\$117,506 03

DISBURSEMENTS

Death claims	\$24,000 00	
Sick and accident claims.....	1,850 36	
Total benefits paid.....		\$25,850 36
Commissions and fees to deputies or organizers.....		1,573 58
Salaries of managers or agents.....		1,650 00
Salaries of officers and trustees.....		1,525 00
Auditing		15 00
Compensation of office employees.....		140 10
Medical examiners' fees.....		1,027 50
Traveling and other expenses of officers, trustees and committees		2,166 60
Collection and remittance of assessments and dues.....		1,212 25
Insurance department fees.....		40 00
Rent		100 00
Advertising, printing and stationery.....		620 77
Postage, express, telegraph and telephone.....		158 02
Miscellaneous		58 50
Actuary		300 00
Total Disbursements		\$36,437 68
Balance		\$81,068 35

LEDGER ASSETS

Mortgage loans	\$55,700 00
Book value of bonds.....	5,100 00
Deposited in trust companies and banks <i>on interest</i>	18,398 71
Sick benefit monies in hands of local treasuries.....	1,869 64
Total	\$81,068 35

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$508 08
Bonds	330 00
Total	838 08
Liens against certificates and interest.....	88,198 89
Due and deferred assessments to end of policy.....	13,741 00
Assessment notes secured by reserve liability.....	35 00
Furniture	255 00
Gross Assets	\$184,136 32

DEDUCT ASSETS NOT ADMITTED

Furniture	\$255 00
Book value of bonds over market value.....	300 00
Excess of liens and due and deferred assessments over reserve liability.....	21,553 00
Sick benefit monies in hands of local treasuries	1,869 64
Total	23,977 64
Total Admitted Assets	\$160,158 68

LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$2,000 00
Advance assessments	2,396 27
Reserve American Experience table 3½ per cent select and ultimate	120,241 00
Total Liabilities	\$124,637 27

EXHIBIT OF FUNDS

	Mortuary	Sick benefit	Expense	Total
Balance on hand December 31, 1913.....	\$49,445 04	\$8,880 20	\$11,800 22	\$70,125 46
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	1,089 72		2,576 51	3,666 23
Other assessments.....	36,101 82			36,101 82
Dues and per capita tax.			2,319 02	2,319 02
Other payments by members.....		1,858 97		1,858 97
Interest and dividends.....	2,496 19	350 98	494 78	3,341 95
Other income.....		57 58	35 00	92 58
Totals	\$89,132 77	\$11,147 73	\$17,225 53	\$117,506 03
<i>Disbursements:</i>				
Death claims.....	\$24,000 00			\$24,000 00
Sick and accident claims.....		\$1,850 36		1,850 36
Commissions to deputies, organizers and agents...			\$1,573 58	1,573 58
Salaries, fees, other compensation and traveling expenses of officers and employces.....			7,736 45	7,736 45
Insurance department fees.....			40 00	40 00
Rent.....			100 00	100 00
Legal expenses.....			20 00	20 00
Other expenditures.....	6 00		1,111 29	1,117 29
Totals	\$24,006 00	\$1,850 36	\$10,581 32	\$36,437 68
Balance on hand December 31, 1914.....	\$65,126 77	\$9,297 37	\$6,644 21	\$81,068 35

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	1,541	\$1,439,750	242	\$263,500
Written in 1914.....	383	287,250	34	28,500
Revived in 1914	1	667	.....	.....
Increased in 1914.....	.....	500	.....	.....
Totals	1,925	\$1,728,167	276	\$292,000
Deduct terminated, decreased or transferred in 1914.....	111	94,834	9	9,500
Total certificates in force December 31, 1914....	1,814	\$1,633,333	267	\$282,500
Terminated by death in 1914.	25	26,000	5	6,000
Terminated by lapse in 1914.	86	68,834	4	3,500
Received in 1914 from members in New York:				
Mortuary				\$5,887 01
Sick and accident.....				51 00
Expense				379 34
Total				\$6,317 35

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	2	\$2,500	.....	.....
Incurred in 1914	23	23,500	5	\$6,000
Totals	25	\$26,000	5	\$6,000
Paid in 1914.....	24	24,000	5	6,000
Claims unpaid December 31, 1914	1	2,000	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	41	\$1,850	4	\$282
Paid in 1914.....	41	\$1,850	4	\$282

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Delwein Lt Ht & Pwr Co Iowa first mtg 1930 6 s.....	\$5,100	\$6,000	\$4,800

SUPREME COMMANDERY UNITED ORDER OF THE GOLDEN CROSS OF THE WORLD

KNOXVILLE, TENN.

[Commenced business July 4, 1876]

JOSEPH P. BURLINGAME, President WILLIAM R. COOPER, Secretary
Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums	\$464,635 00	
Dues and per capita tax.....	309 20	
Certificate fees	252 50	
Total	\$465,196 70	
Deduct payments returned to applicants and members	2,545 52	
Net amount received from members		\$462,651 18
Interest on:		
Bonds	\$3,539 85	
Other sources	1,424 79	
		4,964 64
Rents.	197 22	
Sale of lodge supplies	37 39	
Miscellaneous	128 96	
From chancery court, Knapp case.....	5,369 76	
Total Income	\$473,349 15	
Ledger Assets December 31, 1913	150,638 91	
Total	\$623,988 06	

DISBURSEMENTS

Death claims	\$403,768 88	
Commissions and fees to deputies or organizers.....	4,140 00	
Salaries of deputies and organizers	20,927 00	
Salaries and other compensation of officers and trustees.....	8,227 06	
Salaries and other compensation of committees.....	250 00	
Salaries of office employees	5,105 98	
Medical examiners' fees and salaries	1,215 50	
Traveling and other expenses of officers, trustees and committees	648 50	
Collection and remittance of assessments and dues.....	49 88	
Insurance department fees	1,530 95	
Rent	983 33	
Advertising, printing and stationery	1,031 85	
Postage, express, telegraph and telephone.....	1,032 61	
Lodge supplies	367 88	
Official publication	2,910 54	
Expense of supreme lodge meeting	398 70	
Legal expenses	1,906 75	
Furniture and fixtures	61 28	
Taxes, repairs and other expenses on real estate.....	29 55	
Miscellaneous	1,392 62	
American audit company	1,255 80	
Total Disbursements	\$457,234 66	
Balance	\$166,753 40	

LEDGER ASSETS

Book value of real estate	\$14,100 00
Book value of bonds	91,310 57
Deposited in trust companies and banks <i>on interest</i>	3,274 82
Cash in association office, \$35.56; in banks <i>not on interest</i> \$58,032.45	58,068 01
Total	\$166,753 40

NON-LEDGER ASSETS

Interest accrued:	
Bonds	\$1,327 08
Collateral loans	176 21
Total	1,503 29
Market value of real estate over book value	4,700 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	33,893 11
Gross Assets	\$206,849 80

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	4,770 57
Total Admitted Assets	\$202,079 23

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$3,350 00
Resisted	15,236 17
Reported, not yet adjusted	30,750 00
Total	\$49,336 17
Salaries and miscellaneous accounts	604 71
Total Liabilities	\$49,940 88

EXHIBIT OF FUNDS

	Mortuary	Emergency	Expense	Total
Balance on hand December 31, 1913.....	\$40,129 65	\$104,333 41	\$6,175 85	\$150,638 91
<i>Income:</i>				
Assessments.....	415,625 98		46,463 50	462,089 48
Dues and per capita tax.....			309 20	309 20
Other payments by members.....			252 50	252 50
Interest and dividends.....	1,023 11		3,941 53	4,964 64
Other income.....			5,733 33	5,733 33
Totals	\$456,778 74	\$104,333 41	\$62,875 91	\$623,988 06
<i>Disbursements:</i>				
Death claims.....	\$403,768 88			\$403,768 88
Commissions to deputies, organizers and agents...			\$4,140 00	4,140 00
Salaries, fees, other compensation and traveling ex- penses of officers and employees.....			36,423 92	36,423 92
Insurance department fees.....			1,530 95	1,530 95
Rent.....			983 33	983 33
Official publication.....			2,910 54	2,910 54
Supreme lodge meeting.....			398 70	398 70
Legal expenses.....			1,906 75	1,906 75
Taxes and expenses on real estate.....			29 55	29 55
Other expenditures.....			5,142 04	5,142 04
Totals	\$403,768 88		\$53,465 78	\$457,234 66
Balance before transfers.....	\$53,009 86	\$104,333 41	\$9,410 13	\$166,753 40
Increase by transfers.....		4,351 98		4,351 98
Balance	\$53,009 86	\$108,685 39	\$9,410 13	\$171,105 38
Decrease by transfers.....			4,351 98	4,351 98
Balance on hand December 31, 1914	\$53,009 86	\$108,685 39	\$5,058 15	\$166,753 40

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	17,467	\$17,180,250	943	\$864,000
Written in 1914.....	1,940	1,381,329	22	15,000
Increased in 1914.....	.....	15,750	.....	.....
Totals	19,407	\$18,577,329	965	\$879,000
Deduct terminated, decreased or transferred in 1914....	2,155	1,770,579	62	49,750
Total certificates in force December 31, 1914....	17,252	\$16,806,750	903	\$829,250
Terminated by death in 1914.	351	416,079	20	20,500
Terminated by lapse in 1914.	1,804	1,313,750	42	27,500
Decreased in 1914 .....	.....	40,750	.....	1,750
Received in 1914 from members in New York:				
Mortuary				\$20,374 65
Expense				2,263 85
Total				\$22,638 50

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	29	\$37,105	.....	.....
Incurred in 1914	349	416,079	20	\$20,500
Totals	378	\$453,184	20	\$20,500
Paid in 1914.....	342	403,769	17	16,500
Balance	36	\$49,415	3	\$4,000
Saved by compromising or scaling down in 1914.....	.....	79	.....	.....
Claims unpaid December 31, 1914	36	49,336	3	4,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Cleveland O 1916 4s.....	\$20,550 00	\$20,000	\$20,000
New Canaan Conn sewer 1937 4s.....	6,030 00	6,000	5,820
New York City 1954 3½s.....	15,000 00	15,000	13,200
Rochester N Y water 1933 4½s.....	15,525 00	15,000	15,900
York Me school and refunding 1938 3s.....	1,000 00	1,000	850
York Me school and refunding 1939 3s.....	1,000 00	1,000	840
York Me school and refunding 1940 3s.....	1,000 00	1,000	840
York Me school and refunding 1941 3s.....	1,000 00	1,000	840
York Me school and refunding 1942 3s.....	1,000 00	1,000	830
York Me school and refunding 1943 3s.....	1,000 00	1,000	830
York Me school and refunding 1944 3s.....	1,000 00	1,000	830
York Me school and refunding 1945 3s.....	1,000 00	1,000	820
York Me school and refunding 1946 3s.....	1,000 00	1,000	820
York Me school and refunding 1947 3s.....	1,000 00	1,000	820
Chicago Burlington & Quincy R R 1949 4s.....	4,953 75	5,000	4,750
Chicago Mil & St P R R genl ser A 1989 4s.....	4,931 25	5,000	4,800
Chicago Rock Isl & Pac R R gnl 1988 4s.....	4,801 25	5,000	4,450
Louisville & Nash R R unified 1940 4s.....	4,893 75	5,000	4,800
Louisville & Nash R R A K & C div 1955 4s.....	4,625 57	5,000	4,500
Totals.....	\$91,310 57	\$91,000	\$86,540

SUPREME CONCLAVE IMPROVED ORDER OF HEPTASOPHS

BALTIMORE, MD.

[Commenced business August 28, 1878]

MORRIS G. COHEN, President

FRANK E. PLEITNER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$3,314 50	
Assessments or premiums.....	1,402,576 84	
Dues and per capita tax.....	97,220 65	
Medical examiners' fees.....	3,925 50	
Other payments by members.....	1,120 00	
Total		\$1,508,157 49
Interest on:		
Bonds	\$23,566 82	
Other sources	2,091 92	
		25,658 74
Sale of lodge supplies.....		1,043 75
Miscellaneous		82 15
Subordinate conclave officers' bonds.....		1,343 56
Total Income.....		\$1,536,285 69
Ledger Assets December 31, 1913		651,184 63
Total		\$2,187,470 32

DISBURSEMENTS

Death claims	\$1,486,889 82
Commissions and fees to deputies or organizers.....	4,403 45
Salaries of organizers	13,667 00
Salaries and other compensation of officers and trustees....	24,113 07
Salaries and other compensation of committees.....	500 00
Salaries of office employees.....	9,834 00
Medical examiners' fees and salaries.....	3,925 50
Traveling and other expenses of officers, trustees and com- mittees	6,100 10
Insurance department fees.....	565 50
Rent	2,384 00
Advertising, printing and stationery.....	2,569 49
Postage, express, telegraph and telephone.....	3,073 58
Lodge supplies	1,470 68
Official publication	15,143 34
Legal expenses	815 20
Furniture	480 59
Miscellaneous	2,897 53
Premiums on class work.....	3,378 00
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	3,593 75
Total Disbursements	\$1,585,804 60
Balance	\$601,665 72

LEDGER ASSETS

Book value of bonds.....	\$571,434 70
Deposited in trust companies and banks on interest.....	30,231 02
Total	\$601,665 72

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	7,830 31
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	122,675 03
Options selected by members to be deducted at death.....	1,271,822 36
Gross Assets	\$2,003,993 42

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$42,734 70
Options selected by members to be deducted at death	1,271,822 36
Total	1,314,557 06
Total Admitted Assets	\$689,436 36

LIABILITIES

Policy or certificate claims:	
Reported, not yet adjusted.....	\$379,711 33
Present value of deferred death and dis- ability claims payable in instalments....	2,750 00
Total	\$382,461 33
Salaries and miscellaneous accounts.....	2.489 09
Total Liabilities	\$384,950 42

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$30,322 12	\$615,320 70	\$5,541 81	\$651,184 63
<i>Income:</i>				
Membership fees.....			3,314 50	3,314 50
Assessments.....	1,402,576 84			1,402,576 84
Dues and per capita tax.....			97,220 65	97,220 65
Other payments by members.....	1,120 00		3,925 50	5,045 50
Interest and dividends.....	1,361 22	23,886 12	411 40	25,658 74
Other income.....			2,469 46	2,469 46
Totals.....	\$1,435,380 18	\$639,206 82	\$112,883 32	\$2,187,470 32
<i>Disbursements:</i>				
Death claims.....	\$1,486,889 82			\$1,486,889 82
Commissions to deputies, organizers and agents...			\$4,403 45	4,403 45
Salaries, fees, other compensation and traveling expenses of officers and employees.....			58,139 67	58,139 67
Insurance department fees.....			565 50	565 50
Rent.....			2,384 00	2,384 00
Official publication.....			15,143 34	15,143 34
Legal expenses.....			815 20	815 20
Other expenditures.....		\$3,593 75	13,869 87	17,463 62
Totals.....	\$1,486,889 82	\$3,593 75	\$95,321 03	\$1,585,804 60
Balance before transfers.....	—\$51,509 64	\$635,613 07	\$17,562 29	\$601,665 72
Increase by transfers.....	56,612 82			56,612 82
Balance.....	\$5,103 18	\$635,613 07	\$17,562 29	\$658,278 54
Decrease by transfers.....		56,612 82		56,612 82
Balance on hand Decemlter 31, 1914.....	\$5,103 18	\$579,000 25	\$17,562 29	\$601,665 72

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	70,110	\$94,176,500	4,830	\$5,774,500
Written in 1914.....	2,444	2,211,500	547	498,000
Revived in 1914.....	71	80,500	3	4,000
Received by transfer in 1914 .....	.....	.....	3	4,000
Increased in 1914.....	.....	18,000	.....	1,500
Totals	72,625	\$96,486,500	5,383	\$6,282,000
Deduct terminated, decreased or transferred in 1914...	5,738	6,141,000	663	627,500
Total certificates in force December 31, 1914....	66,887	\$90,345,500	4,720	\$5,654,500
Terminated by death in 1914.	1,060	1,688,500	49	63,500
Terminated by lapse in 1914.	4,678	4,425,000	609	554,000
Transferred in 1914.....	.....	.....	5	6,500
Decreased in 1914.....	.....	27,500	.....	3,500
Received in 1914 from members in New York:				
Mortuary				\$83,519 39
Expense				6,814 79
Total				\$90,334 18

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	165	\$265,831	8	\$20,500
Incurred in 1914.....	1,060	1,688,500	49	63,500
Interest addition account of instalment claims .....	.....	180	.....	.....
Totals	1,225	\$1,954,511	57	\$84,000
Paid in 1914.....	987	1,486,890	42	56,050
Balance	238	\$467,621	15	\$27,950
Saved by compromising or scaling down in 1914.....	.....	81,160	.....	3,950
Rejected in 1914	2	4,000	.....	.....
Claims unpaid December 31, 1914	236	\$382,461	15	\$24,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Allegheny Pa school 1930 3½s.....	\$15,787 50	\$15,000	\$13,950
Allegheny Pa county road 1933 4s.....	20,800 00	20,000	19,400
Altoona Pa refunding 1936 4s.....	5,125 00	5,000	4,900
Altoona Pa school 1936 4s.....	5,110 50	5,000	4,850
Athens Ga school 1938 5s.....	5,400 00	5,000	5,200
Atlantic City N J fire dept 1926 4s.....	5,012 50	5,000	4,900
Baltimore Md refunding 1940 3½s.....	24,640 00	22,000	20,020
Beaver County Pa bridge 1928 4s.....	5,165 00	5,000	4,850
Berkley Va general improvement 1942 5s.....	2,165 40	2,000	2,000

	Book value	Par value	Market value
Berkley Va general improvement 1930 5s.....	\$6,468 30	\$6,000	\$6,000
Bordentown N J sewer 1940 4½s.....	5,168 75	5,000	5,000
Bordentown N J sewer 1940 4½s.....	4,135 00	4,000	4,000
Boston Mass 1932 3½s.....	42,300 00	40,000	37,200
Camden N J water Series 2 1932 4s.....	11,025 00	10,000	9,800
Charlotte N C funding 1939 4½s.....	5,275 00	5,000	4,900
Chattanooga Tenn public improvement 1937 4½s.....	5,200 00	5,000	5,000
Danbury Conn school funding 1942 4s.....	22,333 75	21,000	20,580
Danville Va street improvement 1929 4s.....	1,960 00	2,000	1,900
Duluth Minn canal bridge 1930 4s.....	5,000 00	5,000	4,850
Duluth Minn water and light 1935 4s.....	4,900 00	5,000	4,850
Duluth Minn school buildings 1940 4½s.....	10,353 00	10,000	10,300
Durham N C street and sidewalk 1941 4½s.....	10,725 00	10,000	9,700
Easton Pa 1932 3½s.....	17,791 50	17,400	16,530
Essex County N J Series C 1943 4s.....	16,275 00	15,000	14,700
Galveston Texas grade raising 1947 5s.....	5,000 00	5,000	4,900
Gloucester N J funding 1930 5s.....	5,302 50	5,000	5,300
Granville County N C public roads 1939 4½s.....	5,212 50	5,000	4,850
Greensboro N C street 1954 4s.....	4,925 00	5,000	4,400
Greenville S C improvement 1935 4½s.....	5,193 75	5,000	5,000
High Point N C funding and refunding 1938 5s.....	5,200 00	5,000	5,100
Houston Texas street paving 1938 5s.....	5,502 00	5,000	5,200
Houston Texas water mains wharves & slips 1938 4½s.....	15,284 25	15,000	14,700
Jacksonville Fla improvement 1936 5s.....	9,020 00	8,000	8,720
Kearney N J town hall 1924 4½s.....	5,231 00	5,000	5,050
Lynchburg Va water 1938 4s.....	10,000 00	10,000	9,300
Lynchburg Va refunding 1934 4s.....	3,810 00	4,000	3,760
Memphis Tenn school 1928 4½s.....	10,525 00	10,000	10,000
Nashville Tenn trunk sewer 1927 4s.....	10,050 00	10,000	9,500
Nashville Tenn suburban and street 1935 4½s.....	5,231 00	5,000	5,000
Newark N J funded debt and water 1955 3½s.....	10,275 00	10,000	8,800
Newark N J school 1929 3½s.....	2,992 50	3,000	2,790
New Bern N C street and improvement 1938 5s.....	5,227 50	5,000	5,100
Newport News Va street and improvement 1948 4½s.....	5,140 50	5,000	4,900
New York N Y school houses and sites 1953 3½s.....	15,253 12	15,000	13,200
New York N Y new East River bridge 1952 3½s.....	10,600 00	10,000	8,800
Norfolk Va Park Place, Ward & imp 1936 4s.....	2,880 00	3,000	2,700
Norfolk Va refunding 1930 4s.....	4,800 00	5,000	4,600
Oklahoma City Okla public parks 1934 5s.....	16,102 50	15,000	15,450
Pawtucket R I general funding 1944 4s.....	15,862 50	15,000	14,550
Philadelphia Pa 1934 3½s.....	10,275 00	10,000	9,500
Portsmouth Va sewerage 1938 4½s.....	5,000 00	5,000	5,000
Portsmouth Va school and sewer 1938 4½s.....	8,160 00	8,000	8,000
Portsmouth Va 1940 4½s.....	9,900 00	10,000	10,000
Raleigh N C street and public imp 1929 4s.....	1,930 00	2,000	1,900
Richmond Va Series F 1940 4s.....	10,050 00	10,000	9,300
Reidsville N C sewer and street imp 1941 5s.....	5,242 38	5,000	5,100
San Diego Cal water works 1934 4½s.....	5,450 00	5,000	4,850
San Diego Cal water works 1936 4½s.....	10,730 00	10,000	9,700
Scranton Pa school 1933 4s.....	10,873 00	10,000	9,800
Wheeling W Va improvements 1936 4s.....	10,000 00	10,000	10,000
Wilkes Barre Pa improvements 1935 4s.....	10,720 00	10,000	9,700
Wilmington N C water and sewer 1948 4½s.....	5,262 50	5,000	5,000
Winchester Va sewerage 1929 4s.....	4,975 00	5,000	4,600
York Pa building and imp 1933 3½s.....	10,125 00	10,000	9,200
Totals.....	\$571,434 70	\$547,400	\$528,700

INDEPENDENT WESTERN STAR ORDER

No. 1127 BLUE ISLAND AVENUE, CHICAGO, ILL.

[Commenced business May, 1895]

N. T. BRENNER, President

I. SHAPIRO, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$100,366 58	
Dues and per capita tax.....	9,475 37	
Other payments by members.....	3,004 44	
		<hr/>
Net amount received from members.....		\$112,846 39
Interest		804 66
Sale of lodge supplies.....		1,158 25
Refund		5 00
Borrowed money		2,000 00
		<hr/>
Total Income		\$116,814 30
Ledger Assets December 31, 1913		38,559 58
		<hr/>
Total		\$155,373 88

DISBURSEMENTS

Death claims	\$82,633 33	
Permanent disability claims.....	100 00	
Other benefits	8,239 60	
		<hr/>
Total benefits paid.....		\$90,972 93
Commissions and fees to deputies or organizers.....		2,694 20
Salaries of officers and trustees.....		3,107 50
Medical examiners' fees and salaries.....		422 13
Traveling and other expenses of officers, trustees and com- mittees		1,988 60
Insurance department fees.....		202 55
Rent		775 00
Advertising, printing and stationery.....		757 27
Postage, express, telegraph and telephone.....		1,037 36
Expense of supreme lodge meeting.....		2,328 82
Legal expenses		270 00
Furniture and fixtures.....		289 38
Miscellaneous		656 97
Donations		922 15
Medals and prizes for propaganda.....		1,017 00
		<hr/>
Total Disbursements		\$107,441 86
		<hr/>
Balance		\$47,932 02

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$31,358 08
Cash in association's office and in banks <i>not on interest</i>	11,116 08
Appeal by bonding company from judgment covering fund misappropriated by former employee.....	5,457 86
Total	\$47,932 02

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	24,386 75
Gross Assets	\$72,318 77

DEDUCT ASSETS NOT ADMITTED

Assessments due from subordinate lodges over thirty days due	\$2,748 40
Appeal by bonding company from judgment covering funds misappropriated by former employee	5,457 86
Total	8,206 26
Total Admitted Assets	\$64,112 51

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$2,500 00
Adjusted, not yet due.....	7,000 00
Resisted	500 00
Reported, not yet adjusted.....	13,500 00
For tombstones on paid claims.....	2,550 00
Total	\$26,050 00
Borrowed money	2,000 00
Total Liabilities	\$28,050 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Expense	Total
Balance on hand December 31, 1913.....	\$9,606 79	\$27,579 49	\$186 32	\$1,186 98	\$38,559 58
<i>Income:</i>					
Assessments.....	97,392 65	2,973 93			100,366 58
Dues and per capita tax.....				9,475 37	9,475 37
Other payments by members.....				3,004 44	3,004 44
Interest and dividends.....		804 66			804 66
Other income.....				3,163 25	3,163 25
Totals	\$106,999 44	\$31,358 08	\$186 32	\$16,830 04	\$155,373 88
<i>Disbursements:</i>					
Death claims.....	\$82,633 33				\$82,633 33
Disability claims.....			\$100 00		100 00
Other benefits.....	8,239 60				8,239 60
Commissions to deputies, organizers and agents.....				2,694 20	2,694 20
Salaries, fees, other compensation and traveling expenses of officers and employees.....				5,518 23	5,518 23
Insurance department fees.....				202 55	202 55
Supreme lodge meeting.....				2,328 82	2,328 82
Legal expenses.....				270 00	270 00
Other expenditures.....				5,455 13	5,455 13
Totals	\$90,872 93		\$100 00	\$16,468 93	\$107,441 86
Balance on hand December 31, 1914.....	\$16,126 51	\$31,358 08	\$86 32	\$361 11	\$47,932 02

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	19,181	\$9,590,500	3,873	\$1,936,500
Written in 1914.....	6,631	3,315,500	2,768	1,384,000
Totals	25,812	\$12,906,000	6,641	\$3,320,500
Deduct terminated, decreased or transferred in 1914....	5,284	2,642,000	2,214	1,107,000
Total certificates in force December 31, 1914....	20,528	\$10,264,000	4,427	\$2,213,500
Terminated by death in 1914.	171	85,500	25	12,500
Terminated by lapse in 1914.	5,113	2,556,500	2,189	1,094,500
Received in 1914 from members in New York:				
Mortuary				\$18,447 70
Reserve				561 60
Expense				2,663 49
Total				\$21,672 79

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	46	\$23,396	7	\$3,500
Incurred in 1914.....	171	85,537	25	12,500
Totals	217	\$108,933	32	\$16,000
Paid in 1914.....	170	82,633	20	10,000
Balance	47	\$26,300	12	\$6,000
Saved by compromising or scaling down in 1914.....	.....	250	.....	.....
Claims unpaid December 31, 1914	47	\$26,050	12	\$6,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	1	\$500	.....	.....
Paid in 1914.....	1	100	.....	.....
Balance .....	.....	\$400	.....	.....
Saved by compromising or scaling down in 1914.....	.....	400	.....	.....

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA

No. 89 DELANCEY STREET, NEW YORK

[Commenced business January, 1913]

JOSEPH FELDMAN, President

MEYER L. BROWN, Secretary

Attorney for service of process in the State of New York, MILES M. DAWSON,
141 Broadway, New York

INCOME

Membership fees	\$133 95	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	4,484 60	
All other assessments or premiums.....	16,183 25	
Dues and per capita tax.....	2,355 75	
Medical examiners' fees.....	1 00	
Other payments by members.....	338 80	
Net amount received from members.....		\$23,497 35
Interest on:		
Bonds	\$125 11	
Other sources	60 71	
		185 82
Sale of lodge supplies.....		178 04
Miscellaneous		408 54
Total Income		\$24,269 75
Ledger Assets December 31, 1913.....		9,772 45
Total		\$34,042 20

DISBURSEMENTS

Death claims	\$1,750 00	
Sick and accident claims.....	4,248 00	
Total benefits paid.....		\$5,998 00
Commissions and fees to deputies or organizers and organization meetings		366 70
Salaries of officers and trustees.....		1,272 00
Salaries of office employees.....		972 50
Medical examiners' fees and salaries.....		201 00
Traveling and other expenses of officers, trustees and committees		404 63
Collection and remittance of assessments and dues.....		20 42
Insurance department fees.....		10 00
Rent		360 00
Advertising, printing and stationery.....		1,243 44
Postage		383 98
Official publication		88 00
Expense of supreme lodge meeting.....		499 18
Legal and actuarial expenses.....		419 50
Furniture and fixtures.....		116 15
Miscellaneous		913 61
Total Disbursements		\$13,269 11
Balance		\$20,773 09

LEDGER ASSETS

Book value of bonds.....	\$14,686 01
Cash in association's office, \$200.25; in banks <i>not on interest</i> , \$5,859.33	6,059 58
Advanced to branch No. 14.....	27 50
Total	\$20,773 09

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	188 33
Market value of bonds over book value.....	63 99
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	195 53
Rebate of postage due from government.....	17 99
Due from branches for supplies.....	164 53
Gross Assets	\$21,403 46

DEDUCT ASSETS NOT ADMITTED

Due from branches for supplies.....	\$164 53
Advanced to branch.....	27 50
Total	192 03
Total Admitted Assets	\$21,211 43

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$632 00
Resisted	108 00
Reported, not yet adjusted.....	42 00
Total	\$782 00
Salaries and miscellaneous accounts.....	239 26
Reserve on certificates in force.....	4,390 57
Total Liabilities	\$5,411 83

EXHIBIT OF FUNDS

	Mortuary	Disability	Contribution	Expense	Total
Balance on hand December 31, 1913.....	\$5,428 46	\$2,605 63	\$12 86	\$1,725 50	\$9,772 45
<i>Income:</i>					
Membership fees.....				133 95	133 95
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	1,494 87			2,989 73	4,484 60
Other assessments.....	8,740 77	7,442 48			16,187 25
Dues and per capita tax.....				2,355 75	2,355 25
Other payments by members.....				339 80	339 80
Interest and dividends.....	155 91	29 91			185 82
Other income.....			379 79	206 79	586 58
Totals	\$15,820 01	\$10,078 02	\$392 65	\$7,751 52	\$34,042 20
<i>Disbursements:</i>					
Death claims.....	\$1,750 00				\$1,750 00
Sick and accident claims.....		\$4,248 00			4,248 00
Commissions to deputies, orga- nizers and agents.....				\$366 70	366 70
Salaries, fees, other compensation and traveling expenses of officers and employees.....				2,870 55	2,870 55
Insurance department fees.....				10 00	10 00
Rent.....				360 00	360 00
Official publication.....				88 00	88 00
Supreme lodge meeting.....				499 18	499 18
Legal expenses.....				419 50	419 50
Other expenditures.....			\$81 00	2,276 18	2,657 18
Totals	\$1,750 00	\$4,248 00	\$381 00	\$6,890 11	\$13,269 11
Balance on hand December 31, 1914.....	\$14,070 01	\$5,830 02	\$11 65	\$361 41	\$20,773 09

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	1,970	\$822,000	511	\$201,500
Written in 1914.....	1,085	345,950	340	104,250
Increased in 1914.....	.....	2,000	.....	500
Totals	3,055	\$1,169,950	851	\$306,250
Deduct terminated, decreased or transferred in 1914.....	704	286,400	179	80,250
Total certificates in force December 31, 1914....	2,351	\$883,550	672	\$226,000
Terminated by death in 1914.	5	2,250	3	1,500
Terminated by lapse in 1914.	699	271,650	176	73,500
Decreased in 1914.....	.....	12,500	.....	5,250
Received in 1914 from members in New York:				
Mortuary				\$2,385 81
Sick and accident.....				2,113 94
Expense				1,601 21
Total				\$6,100 96

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	5	\$2,250	3	\$1,500
Paid in 1914.....	3	1,750	2	1,250
Claims unpaid December 31, 1914	2	\$500	1	\$250

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	4	\$36	1	\$18
Incurred in 1914.....	447	4,494	111	1,068
Totals	451	\$4,530	112	\$1,086
Paid in 1914.....	417	4,248	109	1,062
Claims unpaid December 31, 1914	34	\$282	3	\$24

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City corp stk 1964 4½s.....	\$6,126 00	\$6,000	\$6,180
New York City corp stk 1958 4s.....	5,003 13	5,000	5,000
New York City corp stk 1916 6s.....	3,556 88	3,500	3,570
Totals.....	\$14,686 01	\$14,500	\$14,750

JUNIOR ORDER BENEFIT ASSOCIATION

No. 1180 FULTON STREET, BROOKLYN, N. Y.

[Commenced business March, 1911]

WM. J. SMITH, President

LEWIS F. PAGE, Secretary

Attorney for service of process in the State of New York, E. J. FANDREY,
No. 307 Washington street, Brooklyn, N. Y.

INCOME

Assessments or premiums		\$38,062 25
Interest on:		
Mortgage loans	\$650 00	
Other sources	768 60	
		<hr/> 1,418 60
Miscellaneous		136 00
		<hr/>
Total Income		\$39,616 85
Ledger Assets December 31, 1913		30,882 38
		<hr/>
Total		\$70,499 23

DISBURSEMENTS

Death claims	\$27,500 00	
Salaries of officers and trustees.....	566 66	
Salaries and other compensation of committees.....	13 22	
Salaries of office employees	440 28	
Traveling and other expenses of officers, trustees and committees	299 25	
Advertising, printing and stationery.....	80 75	
Postage, express, telegraph and telephone.....	88 05	
Expense of supreme lodge meeting.....	111 09	
Miscellaneous	203 23	
		<hr/>
Total Disbursements	\$29,302 53	
		<hr/>
Balance	\$41,196 70	

LEDGER ASSETS

Mortgage loans	\$13,000 00	
Deposited in trust companies and banks <i>on interest</i>	28,196 70	
		<hr/>
Total	\$41,196 70	

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	\$54 17	
Other assets	266 64	
		<hr/>
Total		320 81
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		19 00
		<hr/>
Total Assets		\$41,536 51

LIABILITIES	
Policy or certificate claims reported, not yet adjusted.....	\$2,500 00
Advance assessments	68 65
Due secretary over deposit.....	18 50
Total Liabilities	\$2,587 15

EXHIBIT OF FUNDS			
	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$19,705 36	\$11,177 02	\$30,882 38
<i>Income:</i>			
Assessments.....	30,449 80	7,612 45	38,062 25
Interest and dividends.....	897 40	521 20	1,418 60
Other income.....	18 50	117 50	136 00
Totals.....	\$51,071 06	\$19,428 17	\$70,499 23
<i>Disbursements:</i>			
Death claims.....	\$27,500 00	.....	\$27,500 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	\$1,319 41	1,319 41
Supreme lodge meeting.....	.....	111 09	111 09
Other expenditures.....	.....	372 03	372 03
Totals.....	\$27,500 00	\$1,802 53	\$29,302 53
Balance on hand December 31, 1914.....	\$23,571 06	\$17,625 64	\$41,196 70

EXHIBIT OF CERTIFICATES		
	Number	Amount
Certificates in force December 31, 1913.....	7,574	\$3,003,500
Written in 1914	1,123	477,000
Increased in 1914.....	.....	9,250
Totals	8,697	\$3,489,750
Deduct terminated, decreased or transferred in 1914. .	654	262,000
Total certificates in force December 31, 1914.....	8,043	\$3,227,750
Terminated by death in 1914.....	69	28,125
Terminated by lapse in 1914.....	585	231,750
Decreased in 1914.....	.....	2,125
Received in 1914 from members in New York:		
Mortuary		\$30,449 80
Expense		7,612 45
Total		\$38,062 25

EXHIBIT OF DEATH CLAIMS		
	Number	Amount
Claims unpaid December 31, 1913.....	6	\$1,875
Incurred in 1914	69	28,125
Totals	75	\$30,000
Paid in 1914	69	27,500
Claims unpaid December 31, 1914.....	6	\$2,500

KNIGHTS OF COLUMBUS

NEW HAVEN, CONN.

[Commenced business February 2, 1882]

JAMES A. FLAHERTY, President

WM. J. MCGINLEY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$1,263,254 78	
Dues and per capita tax.....	226,500 74	
Medical examiners' fees.....	7,110 12	
Final withdrawal card fees.....	1,564 97	
Other payments by members.....	55 98	
Total	\$1,498,486 59	
Deduct payments returned to applicants and members	179 88	
Net amount received from members.....	\$1,498,306 71	
Interest on:		
Mortgage loans	\$25,117 40	
Bonds and stocks.....	165,278 00	
Other sources	6,309 98	
		196,705 38
Rents		15,980 04
Sale of lodge supplies.....		20,907 75
Transferred from endowment to general fund.....		15,000 00
Transferred from popes and science to general fund.....		7 50
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		3,907 40
Total Income	\$1,750,814 78	
Ledger Assets December 31, 1913	4,918,302 56	
Total	\$6,669,117 34	

DISBURSEMENTS

Death claims	\$758,200 00
Salaries of special agents.....	4,800 00
Salaries and other compensation of officers and trustees.....	18,305 00
Salaries and other compensation of committees and historian.....	4,104 96
Salaries of office employees.....	33,871 00
Medical examiners' fees and salaries.....	7,185 50
Traveling and other expenses of officers, trustees and com- mittees	14,180 62
Insurance department fees.....	1,251 00
Rent	3,600 00
Advertising, printing and stationery.....	8,308 61
Postage, express, telegraph and telephone.....	8,418 04
Lodge supplies	14,710 83
Official publication	67,824 66
Expense of supreme lodge meeting.....	28,192 85

Legal expenses	\$8,847 98
Furniture and fixtures.....	611 45
Taxes, repairs and other expenses on real estate.....	8,484 71
Miscellaneous, including \$2,272.10 officers' bonds.....	4,553 80
Organization and institution of new councils.....	7,137 16
State and district deputies' expense.....	16,052 56
Actuary's fees and expense, \$1,653; salary official publication contributor, \$2,200	3,853 00
Compensation of special lecturers.....	7,250 00
Gross loss on sale or maturity of ledger assets, viz.: Bonds	43,689 33
Gross decrease, by adjustment, in book value of ledger assets, viz.: Bonds	1,540 92
Total Disbursements	\$1,074,973 98
Balance	\$5,594,143 36

LEDGER ASSETS

Book value of real estate.....	\$191,642 24
Mortgage loans	546,100 00
Book value of bonds, \$4,637,514.82; stocks, \$8,787.....	4,646,301 82
Deposited in trust companies and banks <i>on interest</i>	203,003 56
Deposited in banks <i>not on interest</i>	7,095 74
Total	\$5,594,143 36

NON LEDGER ASSETS

Interest accrued:	
Mortgages	\$6,465 73
Bonds	59,270 80
Other assets	474 14
Total	66,210 67
Rents due and accrued.....	353 33
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	472 83
Furniture, fixtures and supplies.....	21,733 74
Due from subordinate councils for per capita tax, fees, supplies and cards.....	4,664 86
Gross Assets	\$5,687,578 79

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$15,000 00
Book value of real estate over market value..	14,992 24
Book value of bonds and stocks over market value	276,435 32
Furniture, fixtures and supplies.....	21,733 74
Due from subordinate councils for per capita tax, fees, supplies and cards.....	4,664 86
Total	332,826 16
Total Admitted Assets	\$5,354,752 63

LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$22,000 00	
Resisted	8,000 00	
Reported, not yet adjusted.....	87,000 00	
Total		\$117,000 00
Salaries and miscellaneous accounts.....		5,776 20
Total Liabilities		\$122,776 20

EXHIBIT OF FUNDS

	Mortuary	Reserve	Mortuary reserve of 1892
Balance on hand December 31, 1913.....	\$50,000 00	\$4,601,870 64	\$240,430 58
<i>Income:</i>			
Assessments.....	1,263,074 90		
Interest and dividends.....	1,986 37	184,875 10	8,396 87
Other income.....		3,886 56	20 84
Totals.....	\$1,315,061 27	\$4,790,632 30	\$248,848 29
<i>Disbursements:</i>			
Death claims.....	\$758,200 00		
Other expenditures.....		\$45,012 39	\$217 86
Totals.....	\$758,200 00	\$45,012 39	\$217 86
Balance before transfers.....	\$556,861 27	\$4,745,619 91	\$248,630 43
Increase by transfers.....		514,356 60	
Balance.....	\$556,861 27	\$5,259,976 51	\$248,630 43
Decrease by transfers.....	506,861 27		
Balance on hand December 31, 1914.....	\$50,000 00	\$5,259,976 51	\$248,630 43
	Building	Expense	Total
Balance on hand December 31, 1913.....		\$26,001 34	\$4,918,302 56
<i>Income:</i>			
Assessments.....			1,263,074 90
Dues and per capita tax.....		226,500 74	226,500 74
Other payments by members.....		1,564 97	1,564 97
Interest and dividends.....		1,447 04	196,705 38
Other income.....	\$15,980 04	43,081 35	62,968 79
Totals.....	\$15,980 04	\$298,595 44	\$6,669,117 34
<i>Disbursements:</i>			
Death claims.....			\$758,200 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$82,447 08	82,447 08
Insurance department fees.....		1,251 00	1,251 00
Rent.....		3,600 00	3,600 00
Official publication.....		67,824 66	67,824 66
Supreme lodge meeting.....		28,192 85	28,192 85
Legal expenses.....		8,847 98	8,847 98
Taxes and expenses on real estate.....	\$8,484 71		8,484 71
Other expenditures.....		70,895 45	116,125 70
Totals.....	\$8,484 71	\$263,059 02	\$1,074,973 98
Balance before transfers.....	\$7,495 33	\$35,536 42	\$5,594,143 36
Increase by transfers.....			514,356 60
Balance.....	\$7,495 33	\$35,536 42	\$6,108,499 96
Decrease by transfers.....	7,495 33		514,356 60
Balance on hand December 31, 1914.....		\$35,536 42	\$5,594,143 36

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem-ber 31, 1913.....	100,992	\$106,510,650	11,518	\$11,939,700
Written in 1914.....	11,997	12,776,000	958	1,001,000
Totals	112,989	\$119,286,650	12,476	\$12,940,700
Deduct terminated, decreased or transferred in 1914....	5,510	5,859,000	686	709,150
Total certificates in force				
December 31, 1914....	107,479	\$113,427,650	11,790	\$12,231,550
Terminated by death in 1914.	752	793,000	115	117,000
Terminated by lapse in 1914.	4,758	5,065,000	571	592,000
Decreased in 1914.....	.....	1,000	.....	150
Received in 1914 from members in New York:				
Mortuary				\$146,261 62
Expense				33,029 12
Total				\$179,290 74

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	82	\$87,000	11	\$11,000
Incurred in 1914.....	752	793,000	115	117,000
Totals	834	\$880,000	126	\$128,000
Paid in 1914.....	717	758,200	109	111,000
Balance	117	\$121,800	17	\$17,000
Saved by compromising or scaling down in 1914.....	.....	800	.....	.....
Rejected in 1914.....	4	4,000	.....	.....
Claims unpaid December 31, 1914	113	\$117,000	17	\$17,000

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit	Liabilities in such country
Canada	\$15,000	.....

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
State of Massachusetts 1942 3½s.....	\$23,258 83	\$22,000	\$20,240
State of New York canal imp 1961 4s.....	49,129 00	50,000	51,000
State of North Carolina constr 1919 6s.....	5,303 00	5,000	5,350
Albany N Y public imp 1930 4s.....	1,867 31	1,900	1,881
Albany N Y public imp 1931 4s.....	1,865 86	1,900	1,862
Baltimore Md conduit loan 1958 4s.....	40,762 26	42,000	41,160
Baltimore Md sewrge imp 1961 4s.....	179,882 86	190,000	186,200
Bayonne N J school 1929 4½s.....	27,769 50	27,000	27,540
Boston Mass city loan Atlantic av ext 1932 3½s.....	25,731 23	25,000	23,250
Bridgeport Conn school 1915-1928 4½s.....	55,583 93	55,000	56,100

Bonds:	Book value	Par value	Market value
Buffalo N Y reg 1927 3½s.....	\$13,488 20	\$13,000	\$12,220
Buffalo N Y water loan 1932 4¼s.....	20,123 55	20,000	20,400
Cincinnati O waterworks 1934 4½s.....	104,625 00	100,000	104,000
Cleveland O pav and sewer 1939 4½s.....	73,756 20	70,000	74,200
Cleveland O public hall and offices 1933 4½s.....	54,646 28	52,000	54,600
Elmira N Y fdg debt 3½s.....	13,422 50	13,000	12,480
Holyoke Mass gas & el lgt 1930 3½s.....	24,485 20	24,000	22,550
Louisville Ky rfdg 1943 3½s.....	25,422 73	25,000	22,500
Los Angeles Cal waterworks 1945 4½s.....	20,336 40	20,000	20,200
Los Angeles Cal waterworks 1944 4½s.....	35,579 60	35,000	35,350
Los Angeles Cal waterworks 1943 4½s.....	35,569 80	35,000	35,300
McKeesport Pa imp 1919-1925 4s.....	20,750 75	20,000	19,600
Minneapolis Minn school 1942 4s.....	41,194 44	42,000	41,160
Newark N J school 1959 4s.....	64,063 35	65,000	63,700
Newark N J school 1944 4½s.....	52,957 00	50,000	53,000
New Bedford Mass bridge 1957 4s.....	60,270 08	64,000	62,720
New York City repaving 1942 3½s.....	27,309 43	26,470	23,823
New York City docks and ferries 1952 3½s.....	25,771 90	25,000	22,000
New York City docks and ferries 1953 3½s.....	49,570 03	49,000	43,120
New York City rapid transit 1954 3½s.....	46,021 75	46,000	40,480
New York City public parks 1929 3½s.....	18,176 13	20,000	18,600
New York City schools and sites therefor 1953 3½s.....	18,136 68	20,000	17,600
New York City corp stk 1958 4s.....	25,586 47	25,000	25,000
New York City corp stk 1960 4¼s.....	80,925 77	80,000	80,800
New York City corp stk 1960 4¼s.....	4,833 02	5,000	5,050
New York City corp stk 1962 4¼s.....	49,751 67	50,000	51,500
New York City corp stk 1963 4½s.....	28,964 83	29,000	31,320
Pittsburgh Pa municipal loan 1930 3¼s.....	19,049 97	20,000	17,800
Pittsburgh Pa funded debt loan 1934 4s.....	72,044 96	76,000	75,240
Providence R I municipal highway 1930 3s.....	9,316 68	10,000	8,900
Providence R I water loan 1930 3s.....	13,974 98	15,000	13,350
Rochester N Y sewage disposal 1944 4½s.....	130,000 00	130,000	139,100
Rochester N Y watershed 1918 3½s.....	108,100 00	115,000	112,700
St Paul Minn library 1943 4½s.....	5,322 20	5,000	5,300
Wilmington Del 1932 4s.....	47,573 12	50,000	49,000
Atch Top & Sante Fe R R gnl mtg 1995 4s.....	48,964 46	50,000	48,000
Atch Top & Santa Fe R R East Okla div 1st mtg 1928 4s...	70,158 05	72,000	68,400
Atl Coast Line R R 1st cons mtg 1952 4s.....	108,731 60	119,000	111,860
Atl Coast Line R R 1st cons mtg 1952 4s.....	30,298 25	30,000	28,200
Balt & O R R So'western div 1st mtg 1925 3½s.....	22,366 00	25,000	22,750
Balt & O R R 1st mtg 1948 4s.....	23,541 75	25,000	23,250
Boston & Albany R R terminal 1951 3½s.....	44,569 50	50,000	41,000
Boston & Albany R R rfdg 1952 3½s.....	52,367 90	65,000	53,300
Boston & Maine R R deb 1926 4s.....	103,879 69	105,000	80,850
Boston & Maine R R deb 1929 4½s.....	27,111 50	26,000	20,020
Boston & Maine R R registered 1923 3½s.....	18,900 44	20,000	15,600
Buffalo & Susquehanna R R corp 1st mtg 1963 4s.....	39,206 36	70,700	42,420
C R R of N J gnl mtg 1987 5s.....	44,118 27	37,000	43,200
Chicago & Alton R R rfdg 1949 3s.....	98,245 85	125,000	75,000
Chicago Burl & Quincy R R Ill div mtg 1949 3½s.....	23,219 46	25,000	21,250
Chicago Burl & Quincy R R Ill div mtg 1949 4s.....	25,363 67	25,000	23,750
Chicago Burl & Quincy R R gnl mtg 1958 4s.....	50,218 58	50,000	47,000
Chicago Burl & Quincy R R gnl mtg 1958 4s.....	66,246 60	70,000	65,800
Chicago Burl & Quincy R R Neb div mtg 1927 4s.....	10,034 30	10,000	9,800
Chicago & Eastern Ill R R gnl cons & 1st mtg 1937 5s.....	42,947 27	40,000	30,000
Chicago Mil & St P R R gnl mtg 1989 3½s.....	35,555 56	40,000	32,000
Chicago Mil & St P R R gnl mtg 1989 4s.....	79,322 35	80,000	76,800
Chicago & Northwestern R R gnl mtg 1987 3½s.....	53,634 80	50,000	41,500
Chicago & Northwestern R R gnl mtg 1987 3½s.....	44,575 00	50,000	41,500
Chicago & Northwestern R R MI Sparta & N dv 1st m 1947 4s	47,036 00	50,000	46,000
Chicago Rock Isl & Pac R R gnl mtg 1988 4s.....	51,919 75	50,000	44,500
Chicago Rock Isl & Pac R R gnl mtg 1988 4s.....	148,756 97	155,000	137,950
Del & Hudson Co 1st & rfdg 1943 4s.....	78,821 00	80,000	78,400
Great Northern R R 1st & rfdg 1961 4¼s.....	15,109 29	15,000	15,150
Ill Central R R Lou div term 1st mtg 1953 3½s.....	44,956 95	45,000	36,900
Ill Central R R rfdg 1955 4s.....	48,174 50	50,000	46,000
Lake Shore & Mich So R R 1997 3½s.....	53,755 05	50,000	43,000
Lake Shore & Mich So R R 1997 3½s.....	20,755 00	22,000	18,920
Louisville & Nashville R R unified 1940 4s.....	51,218 78	50,000	48,000
Louisville & Nashville R R unified 1940 4s.....	49,205 00	50,000	48,000
Louisville & Nashville R R (Atl Knox & Cin Div) 1955 4s..	95,709 26	103,000	92,700
Michigan Central R R 1st mtg 1952 3½s.....	22,696 75	25,000	21,000
Montana Central R R 1st mtg 1937 5s.....	22,562 85	20,000	22,200
N Y C & H R R R 1st mtg 1997 3½s.....	53,755 05	50,000	41,500
N Y C & H R R R 1st mtg 1997 3½s.....	172,020 08	190,000	157,700
N Y N H & Hartford R R deb 1947 3½s.....	51,503 23	50,000	35,000
N Y N H & Hartford R R deb 1956 4s.....	114,582 50	120,000	88,800
N Y N H & Hartford R R deb 1954 3½s.....	34,499 94	40,000	27,200

Bonds:	Book value	Par value	Market value
N Y N H & H R R H R Pt Ch R R 1st mtg 1954 4s.....	\$20,295 55	\$20,000	\$18,000
Norfolk & Western Ry 1st cons 1996 4s.....	23,875 75	25,000	24,000
Pennsylvania R R cons mtg 1948 4s.....	46,499 23	46,000	46,000
St L Iron Mt & Sou R R Riv & G Div 1st mtg 1933 4s.....	139,172 58	149,000	108,770
St Paul Minn & Man R R (Mont ext) 1st mtg 1937 4s.....	28,695 30	29,000	27,840
St Paul Minn & Man R R cons mtg 1933 4s.....	39,736 40	40,000	39,600
Southern Pacific Co San Fran Ter 1st mtg 1950 4s.....	45,617 50	50,000	42,500
Terminal R R Assoc of St Louis gen rfdg 1953 4s.....	86,507 25	88,000	77,440
United New Jersey R R & Canal Co gen mtg 1923 4s.....	14,320 65	14,000	14,000
Stocks:			
303 Buffalo & Susquehanna R R corp pref.....	8,484 00	30,300	9,090
151½ Buffalo & Susquehanna R R corp com.....	303 00	15,150	1,060
Totals.....	<u>\$4,646,301 82</u>	<u>\$4,845,420</u>	<u>\$4,369,866</u>

KNIGHTS OF HONOR

ST. LOUIS, MO.

[Commenced business June 30, 1873]

EDWIN C. WOOD, President

FRANK B. SLIGER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$1,100,127 49	
Dues and per capita tax.....	2,558 25	
Other payments by members.....	293 55	
Net amount received from members.....		\$1,102,979 29
Interest on:		
Bonds	\$22,550 19	
Other sources	1,662 97	
		24,213 16
Sale of lodge supplies.....		42 66
Miscellaneous		504 26
Borrowed money		75,000 00
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		96 20
Total Income	\$1,202,835 57	
Ledger Assets December 31, 1913	438,134 39	
Total	\$1,640,969 96	

DISBURSEMENTS

Death claims	\$1,070,150 00	
Litigated cases settled.....	7,321 90	
Relief to members.....	72,725 00	
Total benefits paid	\$1,150,196 90	
Commissions and fees to deputies or organizers.....	3,205 60	
Salaries of deputies and organizers.....	14,210 25	
Salaries of officers and trustees.....	7,000 00	
Salaries of office employees.....	9,955 00	
Medical examiners' fees and salaries.....	900 00	
Traveling and other expenses of officers, trustees and com- mittees	4,180 26	
Insurance department fees.....	760 90	
Rent	1,500 00	
Advertising, printing and stationery.....	1,527 92	
Postage, express, telegraph and telephone.....	1,408 97	
Lodge supplies	259 71	
Official publication	2,857 54	
Legal expenses	1,324 38	
Furniture and fixtures.....	20 00	
Miscellaneous	2,365 60	
Appropriation to grand lodge.....	2,219 75	
Borrowed money repaid.....	5,000 00	
Interest on borrowed money.....	2,833 77	
Total Disbursements	\$1,211,726 55	
Balance	\$429,243 41	

LEDGER ASSETS

Book value of bonds.....	\$404,875 69
Deposited in trust companies and banks <i>on interest</i>	9,803 49
Cash in association's office, \$11,607.37; in banks <i>not on interest</i> , \$456.86	12,064 23
Certificate of deposit.....	2,500 00
Total	\$429,243 41

NON-LEDGER ASSETS

Interest due and accrued:

Bonds	\$9,417 62
Other assets	110 64
Total	9,528 26
Market value of bonds over book value.....	4,134 35
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	86,771 19
General fund assessment collected not yet turned over.....	1,550 80
Due from lodges for supplies.....	18 42
Furniture, \$1,500; supplies, \$836.90.....	2,336 90
Gross Assets	\$533,583 33

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$300 00
Furniture and supplies.....	2,336 90
Due from lodges for supplies.....	18 42
Total	2,655 32
Total Admitted Assets	\$530,928 01

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$9,063 46
Adjusted, not yet due.....	441,550 00
Resisted	3,500 00
Reported, not yet adjusted.....	86,750 00
Total	\$540,863 46
Salaries and miscellaneous accounts.....	91 55
Borrowed money	70,000 00
Total Liabilities	\$610,955 01

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913	\$6,333 14	\$417,468 37	\$14,332 88	\$438,134 39
<i>Income:</i>				
Assessments.....	1,080,979 14		19,148 35	1,100,127 49
Dues and per capita tax.....			2,558 25	2,558 25
Other payments by members.....		293 55		293 55
Interest and dividends.....	1,445 41	22,637 69	130 06	24,213 16
Other income.....	75,000 00	101 21	541 91	75,643 12
Totals	\$1,163,757 69	\$440,500 82	\$36,711 45	\$1,640,969 96

EXHIBIT OF FUNDS — Concluded

	Mortuary	Reserve	Expense	Total
<i>Disbursements:</i>				
Death claims.....	\$1,070,150 00	.....	.....	\$1,070,150 00
Other benefits.....	80,046 90	.....	.....	80,046 90
Commissions to deputies, organizers and agents...	.....	.....	\$3,205 60	3,205 60
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	36,245 51	36,245 51
Insurance department fees.....	.....	.....	760 90	760 90
Rent.....	.....	.....	1,500 00	1,500 00
Official publication.....	.....	.....	2,857 54	2,857 54
Legal expenses.....	.....	.....	1,324 38	1,324 38
Other expenditures.....	.....	\$7,948 63	7,687 09	15,635 72
Totals.....	\$1,150,196 90	\$7,948 63	\$53,581 02	\$1,211,726 55
Balance before transfers.....	\$13,560 79	\$432,552 19	—\$16,862 57	\$429,243 41
Increase by transfers.....	13,500 00	.....	23,000 00	36,500 00
Balance.....	\$27,060 79	\$432,552 19	\$6,130 43	\$465,743 41
Decrease by transfers.....	9,000 00	27,500 00	.....	36,500 00
Balance on hand December 31, 1914.....	\$18,060 79	\$405,052 19	\$6,130 43	\$429,243 41

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	16,256	\$24,669,900	1,764	\$2,501,300
Written in 1914.....	1,236	1,054,500	60	42,000
Revived in 1914.....	225	295,000	7	11,000
Increased in 1914.....	.....	3,000	.....	1,000
Totals	17,717	\$26,022,400	1,831	\$2,555,300
Deduct terminated, decreased or transferred in 1914....	2,548	3,003,075	212	235,775
Total certificates in force December 31, 1914....	15,169	\$23,019,325	1,619	\$2,319,525
Terminated by death in 1914	622	1,022,825	77	114,025
Terminated by lapse in 1914	1,728	1,649,550	118	94,250
Terminated by law XXXVII in 1914	198	307,800	17	24,000
Decreased in 1914 .....	.....	22,900	.....	3,500
Received in 1914 from members in New York:				
Mortuary				\$116,288 75
Expense				2,021 80
Total				\$118,310 55

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	350	\$588,188	46	\$71,750
Incurred in 1914	622	1,022,825	77	114,025
Totals	972	\$1,611,013	123	\$185,775
Paid in 1914.....	649	1,070,150	82	120,275
Claims unpaid December 31, 1914	323	\$540,863	41	\$65,500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Mobile Ala refunding 1937 4½s.....	\$980 00	\$1,000	\$990
Arkadelphia Ark sewer imp 1933 6s.....	2,070 00	2,000	2,120
Arkadelphia Ark sewer imp 1934 6s.....	2,070 00	2,000	2,120
Arkadelphia Ark sewer imp 1935 6s.....	2,070 00	2,000	2,120
Arkadelphia Ark sewer imp 1936 6s.....	2,070 00	2,000	2,120
Conway Ark water works 1921 6s.....	4,666 95	4,500	4,500
Conway Ark water works 1922 6s.....	3,120 00	3,000	3,000
Eldorado Ark special school 1926 6s.....	1,032 50	1,000	1,030
Eldorado Ark special school 1927 6s.....	1,032 50	1,000	1,030
Eldorado Ark special school 1928 6s.....	1,032 50	1,000	1,040
Eldorado Ark special school 1929 6s.....	1,032 50	1,000	1,040
Eldorado Ark special school 1930 6s.....	1,032 50	1,000	1,040
Eldorado Ark special school 1931 6s.....	1,032 50	1,000	1,040
Helena Ark paving 1917 5½s.....	1,000 00	1,000	1,000
Helena Ark paving 1918 5½s.....	1,000 00	1,000	1,000
Helena Ark paving 1919 5½s.....	1,000 00	1,000	1,000
Helena Ark paving 1920 5½s.....	1,500 00	1,500	1,515
Helena Ark paving 1921 5½s.....	1,000 00	1,000	1,010
Helena Ark paving 1922 5½s.....	1,000 00	1,000	1,010
Jonesboro Ark improvement 1918 6s.....	5,079 50	5,000	5,100
Jonesboro Ark improvement 1915 6s.....	500 00	500	500
McGehee Ark school 1925 6s.....	1,010 00	1,000	1,020
McGehee Ark school 1926 6s.....	1,010 00	1,000	1,020
McGehee Ark school 1927 6s.....	1,010 00	1,000	1,020
McGehee Ark school 1928 6s.....	1,010 00	1,000	1,030
McGehee Ark school 1929 6s.....	1,010 00	1,000	1,030
Newport Ark sewer 1921 6s.....	2,079 00	2,000	2,060
Newport Ark sewer 1922 6s.....	2,084 40	2,000	2,060
Newport Ark sewer 1924 6s.....	2,094 46	2,000	2,080
Newport Ark sewer 1925 6s.....	1,049 50	1,000	1,040
Osceola Ark school 1920 6s.....	1,039 00	1,000	1,050
Osceola Ark school 1921 6s.....	1,041 70	1,000	1,030
Osceola Ark school 1922 6s.....	1,044 30	1,000	1,040
Osceola Ark school 1923 6s.....	1,046 70	1,000	1,040
Osceola Ark school 1924 6s.....	1,049 00	1,000	1,050
Osceola Ark school 1925 6s.....	1,051 20	1,000	1,050
Paragould Ark sewer 1927 6s.....	2,109 60	2,000	2,080
Paragould Ark sewer 1928 6s.....	3,170 10	3,000	3,150
Russellville Ark sewer 1915 6s.....	2,040 00	2,000	2,000
Russellville Ark sewer 1916 6s.....	2,040 00	2,000	2,000
Russellville Ark sewer 1917 6s.....	2,550 00	2,500	2,500
Russellville Ark sewer 1918 6s.....	2,550 00	2,500	2,500
Russellville Ark sewer 1919 6s.....	2,550 00	2,500	2,500
Russellville Ark sewer 1920 6s.....	2,550 00	2,500	2,500
Russellville Ark sewer 1921 6s.....	2,550 00	2,500	2,500
Russellville Ark sewer 1922 6s.....	2,550 00	2,500	2,500
Russellville Ark sewer 1923 6s.....	2,040 00	2,000	2,000
Russellville Ark sewer 1915 6s.....	1,000 00	1,000	1,000
Russellville Ark sewer 1916 6s.....	1,000 00	1,000	1,000
Russellville Ark sewer 1917 6s.....	1,000 00	1,000	1,000
Russellville Ark sewer 1918 6s.....	1,000 00	1,000	1,000
Russellville Ark sewer 1919 6s.....	1,000 00	1,000	1,000
Russellville Ark sewer 1920 6s.....	1,000 00	1,000	1,000
Russellville Ark sewer 1921 6s.....	1,000 00	1,000	1,000
Stuttgart Ark sewer district 1918 6s.....	2,062 40	2,000	2,040
Stuttgart Ark sewer district 1919 6s.....	2,063 80	2,000	2,040
School District of Earle Ark 1934-1919 6s.....	10,250 00	10,000	10,100
Limon Colo water works 1926-1921 6s.....	4,850 00	5,000	5,000
Graceville Fla water works 1940 6s.....	13,790 00	14,000	14,420
Golconda Ill levee (Oct 1913 int) 1921 5½s.....	5,210 00	5,000	5,050
Homer Ill improvement 1915 5s.....	1,461 45	1,500	1,500
Homer Ill improvement 1915 5s.....	389 72	400	400
Homer Ill improvement 1915 5s.....	97 43	100	100
Homer Ill improvement 1916 5s.....	1,454 55	1,500	1,500
Homer Ill improvement 1916 5s.....	387 88	400	400
Homer Ill improvement 1916 5s.....	96 97	100	100
Homer Ill improvement 1917 5s.....	1,447 95	1,500	1,500
Homer Ill improvement 1917 5s.....	386 12	400	400
Homer Ill improvement 1917 5s.....	96 53	100	100
Homer Ill improvement 1918 5s.....	1,441 80	1,500	1,500
Homer Ill improvement 1918 5s.....	384 48	400	400
Homer Ill improvement 1918 5s.....	96 12	100	100
Homer Ill improvement 1919 5s.....	957 20	1,000	1,000
Homer Ill improvement 1919 5s.....	382 88	400	400
Homer Ill improvement 1919 5s.....	95 72	100	100
Metropolis Ill imp 1920 5s.....	1,950 00	2,000	2,000
Metropolis Ill imp 1921 5s.....	1,950 00	2,000	2,000

	Book value	Par value	Market value
Metropolis Ill sewer 1922 5s.....	\$975 00	\$1,000	\$1,000
Metropolis Ill sewer 1924 5s.....	1,462 50	1,500	1,500
Metropolis Ill sewer 1925 5s.....	1,950 00	2,000	2,000
Metropolis Ill sewer 1926 5s.....	1,950 00	2,000	2,000
Metropolis Ill sewer 1927 5s.....	1,950 00	2,000	2,000
Metropolis Ill sewer 1928 5s.....	1,950 00	2,000	2,000
Metropolis Ill sewer 1929 5s.....	1,950 00	2,000	2,000
Metropolis Ill sewer 1930 5s.....	1,950 00	2,000	2,000
Moweaqua Ill water works 1922 5s.....	1,027 50	1,000	1,030
Moweaqua Ill water works 1923 5s.....	1,027 50	1,000	1,040
Moweaqua Ill water works 1924 5s.....	1,027 50	1,000	1,040
Moweaqua Ill water works 1925 5s.....	1,027 50	1,000	1,040
Moweaqua Ill water works 1926 5s.....	1,027 50	1,000	1,040
Moweaqua Ill water works 1927 5s.....	1,027 50	1,000	1,050
Moweaqua Ill water works 1928 5s.....	1,027 50	1,000	1,050
Moweaqua Ill water works 1929 5s.....	1,027 50	1,000	1,050
Moweaqua Ill water works 1930 5s.....	1,027 50	1,000	1,060
Murphysboro Ill street imp ser 3 1915 5s.....	1,970 00	2,000	2,000
Murphysboro Ill street imp ser 4 1916 5s.....	2,955 00	3,000	3,030
Murphysboro Ill street imp ser 5 1917 5s.....	2,955 00	3,000	3,030
Paris Ill improvement ser 5 1915 5s.....	493 95	500	500
Paris Ill improvement ser 6 1916 5s.....	492 75	500	500
Paris Ill improvement ser 7 1917 5s.....	983 30	1,000	1,010
Paris Ill improvement ser 7 1917 5s.....	491 65	500	505
Paris Ill improvement ser 8 1918 5s.....	981 00	1,000	1,010
Paris Ill improvement ser 8 1918 5s.....	490 50	500	505
Paris Ill improvement ser 9 1919 5s.....	978 90	1,000	1,010
Paris Ill improvement ser 9 1919 5s.....	489 45	500	505
Paris Ill improvement ser 10 1920 5s.....	977 00	1,000	1,010
Paris Ill improvement ser 0 1920 5s.....	488 50	500	505
Alexandria La improvement 1949-1929 5s.....	20,400 00	20,000	20,600
Bolivar County Miss road and bridging 1934 4½s.....	5,760 00	6,000	5,820
West Point Miss school 1929 5s.....	7,131 60	7,000	7,070
Hamilton Mo public building 1930-1915 5s.....	5,050 00	5,000	5,000
St Louis Mo World's Fair 1922 3¼s.....	3,650 00	4,000	3,800
University City Mo City Hall 1930-1920 5s.....	3,108 75	3,000	3,060
Ashboro N C water works and sewer 1940 5s.....	9,700 00	10,000	10,000
Forest City N C water works and electric light 1940 5s.....	15,000 00	15,000	14,250
Alva Okla street improvement 1912 6s.....	1,985 00	2,150	2,107
Alva Okla street improvement 1913 6s.....	2,245 25	2,410	2,362
Alva Okla street improvement 1914 6s.....	2,835 00	3,000	2,940
Alva Okla street improvement 1915 6s.....	2,835 00	3,000	2,940
Alva Okla street improvement 1916 6s.....	2,835 00	3,000	2,850
Britton Okla water works 1935 6s.....	6,120 00	6,000	6,180
Cordell Okla water works 1934 6s.....	7,140 00	7,000	7,140
Garvin Okla water works 1935 6s.....	14,850 00	15,000	15,450
Holdenville Okla refunding gold 1934 5s.....	9,000 00	9,000	9,000
Muskogee Okla Imp Dist No 20 1914 6s.....	5,578 02	5,578	5,578
Muskogee Okla Imp Dist No 20 1915 6s.....	7,000 00	7,000	7,000
Muskogee Okla Imp Dist No 20 1916 6s.....	5,000 00	5,000	5,000
Muskogee Okla Imp Dist No 20 1913 6s.....	250 00	250	250
Muskogee Okla Imp Dist No 20 1914 6s.....	250 00	250	250
Muskogee Okla Imp Dist No 20 1915 6s.....	250 00	250	250
Muskogee Okla Imp Dist No 20 1916 6s.....	250 00	250	250
Muskogee Okla Imp Dist No 101 1913 6s.....	626 74	647	647
Muskogee Okla Imp Dist No 101 1914 6s.....	1,651 23	1,691	1,691
Muskogee Okla Imp Dist No 101 1915 6s.....	1,960 00	2,000	2,000
Muskogee Okla Imp Dist No 101 1916 6s.....	1,960 00	2,000	2,000
Muskogee Okla Imp Dist No 101 1917 6s.....	1,960 00	2,000	2,000
Muskogee Okla Imp Dist No 101 1918 6s.....	1,960 00	2,000	2,000
Muskogee Okla Imp Dist No 101 1919 6s.....	1,960 00	2,000	2,000
Muskogee Okla Imp Dist No 101 1920 6s.....	1,960 00	2,000	2,000
Ramona Okla water works 1936 6s.....	13,650 00	14,000	14,000
Stonewall Okla water works 1936 6s.....	19,700 00	20,000	20,600
Stonewall Okla water works 1936 6s.....	10,000 00	10,000	10,300
Lake County Tenn refunding 1935 5s.....	5,050 00	5,000	5,100
Lake County Tenn refunding 1935 5s.....	5,075 00	5,000	5,100
Trenton Tenn graveling 1940-1915 6s.....	9,808 75	9,500	9,500
Galveston Tex general indebtedness 1937 5s.....	2,020 00	2,000	2,000
Basin Wyo water works 1941-1926 6s.....	5,125 00	5,000	5,300
Basin Wyo electric plant 1941-1926 6s.....	5,095 00	5,000	5,300
Totals.....	\$404,875 69	\$404,476	\$409,010

SUPREME LODGE KNIGHTS AND LADIES OF HONOR

INDIANAPOLIS, IND.

[Commenced business September, 1877]

GEORGE D. TAIT, President

WALTER W. CONNEL, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$94 00	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	39,343 58	
All other assessments or premiums.....	1,475,595 01	
Dues and per capita tax.....	18,350 93	
Reissue of certificates	1,078 50	
Total ..	\$1,534,462 02	
Deduct payments returned to applicants and members ..	445 12	
Net amount received from members.....	\$1,534,016 90	
Interest on:		
Bonds ..	\$14,830 00	
Other sources	3,698 41	
		18,528 41
Rents ..		5,113 09
Sale of lodge supplies.....		936 73
Official publication		267 23
Miscellaneous ..		1,797 14
Premium on surety bonds, subordinate lodges.....		1,143 08
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds ..		43 70
Total Income	\$1,561,846 28	
Ledger Assets December 31, 1913	509,116 87	
Total	\$2,070,963 15	

DISBURSEMENTS

Death claims	\$1,448,596 93	
Old age benefits	12,712 50	
Total benefits paid.....	\$1,461,309 43	
Commissions and expenses to deputies or organizers.....	9,784 35	
Commissions paid members	6,509 80	
Salaries of deputies and organizers.....	41,830 23	
Salaries of officers	14,000 00	
Expenses and compensation of committees.....	369 15	
Salaries of office employees.....	16,234 79	
Medical examiners' salary	4,000 00	
Traveling expenses of officers.....	993 10	
Insurance department fees	361 50	
Rent ..	4,293 09	

Advertising, printing and stationery	\$2,828 45
Postage, express, telegraph and telephone.....	2,931 13
Lodge supplies	1,484 02
Official publication	6,468 53
Legal expenses	1,516 53
Furniture and fixtures	538 28
Taxes, repairs and other expenses on real estate.....	3,714 34
Miscellaneous	3,767 70
Field expense	2,104 68

*Gross decrease, by adjustment, in book value of ledger assets,
viz.:*

Bonds	610 80
-------------	--------

Total Disbursements\$1,585,649 90

Balance **\$485,313 25**

LEDGER ASSETS

Book value of real estate.....	\$63,151 13
Book value of bonds.....	342,873 88
Deposited in trust companies and banks <i>on interest</i>	68,719 24
Deposits to secure appeal bonds.....	10,569 00

Total **\$485,313 25**

NON-LEDGER ASSETS

Interest due and accrued:

Bonds	\$4,857 07
Other assets	249 37

Total 5,106 44

Market value of real estate over book value..... 20,723 87

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..... 122,100 00

Furniture and fixtures, \$8,760.22; supplies, \$2,571.46; field department expense advanced, \$600..... 11,931 68

Gross Assets **\$645,175 24**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value..... \$6,183 88

Furniture, fixtures, supplies, field department expense advanced 11,931 68

Total 18,115 56

Total Admitted Assets..... **\$627,059 68**

LIABILITIES

Policy or certificate claims:

Adjusted, not yet due.....	\$30,750 00
Resisted	15,344 00
Reported, not yet adjusted.....	168,256 72

Total **\$214,350 72**

Salaries and miscellaneous accounts..... 1,351 96

Advance assessment 293 15

Total Liabilities **\$215,995 83**

EXHIBIT OF FUNDS

	Mortuary	Old age fund	Expense	Total
B lance on hand December 31, 1913.....	\$432,245 10	\$49,798 71	\$27,073 06	\$509,116 87
<i>Income:</i>				
Membership fees.....			94 00	94 00
Assessments during first twelve months of member- ship of which all or an extra per cent is used for expenses.....	19,247 47		19,659 99	38,898 46
Other assessments.....	1,385,554 61		90,040 40	1,475,595 01
Dues and per capita tax.....			18,350 93	18,350 93
Other payments by members.....			1,078 50	1,078 50
Interest and dividends.....	16,936 84	1,022 86	5,681 80	23,641 50
Other income.....	43 70		4,144 18	4,187 88
Totals.....	\$1,854,027 72	\$50,821 57	\$166,113 86	\$2,070,963 15
<i>Disbursements:</i>				
Death claims.....	\$1,448,596 93			\$1,448,596 93
Other benefits.....		\$12,712 50		12,712 50
Commissions to deputies, organizers and agents...			\$9,784 35	9,784 35
Salaries, fees, other compensation and traveling expenses of officers and employees.....			83,937 07	83,937 07
Insurance department fees.....			361 50	361 50
Rent.....			4,293 09	4,293 09
Official publication.....			6,468 53	6,468 53
Legal expenses.....			1,516 53	1,516 53
Taxes and expenses on real estate.....			3,714 34	3,714 34
Other expenditures.....	610 80		13,654 26	14,265 06
Totals.....	\$1,449,207 73	\$12,712 50	\$123,729 67	\$1,585,649 90
Balance before transfers.....	\$404,819 99	\$38,109 07	\$42,384 19	\$485,313 25
Increase by transfers.....	1,420 90			1,420 90
Balance.....	\$406,240 89	\$38,109 07	\$42,384 19	\$486,734 15
Decrease by transfers.....			1,420 90	1,420 90
Balance on hand December 31, 1914.....	\$406,240 89	\$38,109 07	\$40,963 29	\$485,313 25

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	68,321	\$65,268,750	13,047	\$10,958,750
Written in 1914.....	4,817	3,212,750	404	207,000
Totals	73,138	\$68,481,500	13,451	\$11,165,750
Deduct terminated, decreased or transferred in 1914....	7,283	5,753,500	880	539,750
Total certificates in force December 31, 1914....	65,855	\$62,728,000	12,571	\$10,626,000
Terminated by death in 1914	1,444	1,540,750	298	287,750
Terminated by lapse and withdrawals in 1914.....	5,839	4,212,750	582	252,000
Received in 1914 from members in New York:				
Mortuary				\$255,427 45
Expense				19,474 46
Total				\$274,901 91

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	158	\$146,427	42	\$31,512
Incurred in 1914	1,440	1,522,417	304	288,166
Totals	1,598	\$1,668,844	346	\$319,678
Paid in 1914.....	1,399	1,448,597	303	280,415
Balance	199	\$220,247	43	\$39,263
Saved by compromising or scaling down in 1914.....	.....	4,563	.....	1,333
Dropped in 1914	2	1,333	1	1,000
Claims unpaid December 31, 1914	197	\$214,351	42	\$36,930

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	38	\$12,713	12	\$3,187
Paid in 1914.....	38	12,713	12	3,187

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Attoona Pa 1934 4s.....	\$15,281 25	\$15,000	\$14,700
Bay County Mich 1920 4s.....	15,118 83	15,000	14,550
Beaumont Texas 1941 5s.....	10,051 67	10,000	10,100
Beaver County Pa 1920 4s.....	15,091 42	15,000	14,850
Birmingham Ala 1941 5s.....	10,582 80	10,000	10,400
Blair County Pa 1935 3.65s.....	20,070 48	20,000	19,000
Bridgeton N J 1941 4½s.....	10,400 20	10,000	10,200
Cleveland Ohio 1922 4s.....	30,326 44	30,000	30,300
Dallas Tex street improvement 1944 4s.....	9,499 50	10,000	9,400
Des Moines Ia City Hall 1920 4s.....	4,976 38	5,000	4,950
Ellwood City Pa 1930 4½s.....	5,027 72	5,000	5,150
Houston Tex 1939 5s.....	7,326 30	7,000	7,280
Kings County Wash harbor 1931 4½s.....	10,084 40	10,000	9,900
Lincoln Neb 1918 4½s.....	15,173 80	15,000	15,000
Louisiana (P Com) 1959 5s.....	21,377 03	20,000	21,400
New Castle Pa 1922 3½s.....	10,000 00	10,000	9,600
Omaha Neb school 1931 4½s.....	10,216 75	10,000	10,100
Portland Ore 1934 4s.....	10,029 07	10,000	9,800
Pittsburg Pa 1936 4s.....	1,535 90	1,500	1,455
Peoria Ill bridge 1918 4s.....	2,977 50	3,000	2,970
Scranton Pa 1918 4s.....	15,074 40	15,000	15,000
St Petersburg Fla 1941 6s.....	5,687 80	5,000	5,250
Uniontown Pa 1928 4s.....	20,145 60	20,000	19,400
Warren Pa 1934 4s.....	5,091 68	5,000	4,900
Cheboygan Mich 1918-23 5s.....	10,214 70	10,000	10,100
Dallas Texas school 1921-22 4s.....	9,787 60	10,000	9,800
Jefferson County Ind 1916-18 4s.....	11,019 50	11,000	10,890
Meridian Miss 1916-22 4½s.....	20,161 66	20,000	19,800
Oil City Pa 1917-21 4s.....	5,541 00	5,500	5,445
Vincennes Ind 1915-16 4s.....	5,002 50	5,000	5,000
Totals.....	\$342,873 88	\$338,000	\$336,690

THE GREAT CAMP OF THE KNIGHTS OF THE MACCABEES FOR THE STATE OF NEW YORK*

No. 1271 MAIN STREET, BUFFALO, N. Y.

[Commenced business March 1, 1891]

J. B. McDANNELL, President

_____, Secretary

Attorney for service of process in the State of New York, J. B. McDANNELL,
No. 1271 Main street, Buffalo, N. Y.

INCOME

Membership fees	\$1,118 39	
Assessments or premiums.....	79,293 94	
Total	\$80,412 33	
Deduct payments returned to applicants and members	10 50	
Net amount received from members.....		\$80,401 83
Interest on:		
Bonds	\$1,958 39	
Other sources	4,417 27	
		6,375 66
Rents		1,800 00
Sale of lodge supplies.....		885 38
From supreme tent for conducting its business in New York State		82,557 98
Checks returned and canceled.....		24 75
Total Income		\$172,045 60
Ledger Assets December 31, 1913		188,318 60
Total		\$360,364 20

DISBURSEMENTS

Sick and accident claims.....	\$51,796 35	
Funeral	4,250 00	
Total benefits paid.....		\$56,046 35
Commissions and fees to deputies or organizers.....		77,176 94
Salaries and other compensation of officers and trustees.....		8,399 62
Salaries of office employees.....		5,577 00
Medical examiners' fees and salaries.....		1,172 68
Traveling and other expenses of officers, trustees and com- mittees		1,454 25
Rent		1,800 00
Advertising, printing and stationery.....		2,330 68
Postage, express, telegraph and telephone.....		1,041 10
Official publication		3,340 41
Legal expenses		300 00
Taxes, repairs and other expenses on real estate.....		1,222 89
Miscellaneous		1,023 32
Uniform rank expense, \$1,139.31; degree team expense, \$522.48.		1,661 79
Total Disbursements		\$162,547 03
Balance		\$197,817 17

* Name changed January 30, 1915, to "The Maccabees, Great Camp for New York."

LEDGER ASSETS

Book value of real estate.....	\$25,000 00
Book value of bonds.....	57,179 39
Deposited in trust companies and banks <i>on interest</i>	115,587 78
Cash in association's office.....	50 00
Total	\$197,817 17

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	1,962 61
Furniture and fixtures.....	3,500 00
Gross Assets	\$203,279 78

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$1,099 38
Furniture and fixtures.....	3,500 00
Total	4,599 38
Total Admitted Assets	\$198,680 40

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$1,678 93
--	------------

EXHIBIT OF FUNDS

	Sick and accident	Expense	Total
Balance on hand December 31, 1913.....	\$135,574 93	\$52,743 67	\$188,318 60
<i>Income:</i>			
Membership fees.....		1,118 39	1,118 39
Other assessments.....	63,424 68	15,858 76	79,283 44
Interest and dividends.....	5,039 85	1,335 81	6,375 66
Other income.....		85,268 11	85,268 11
Totals.....	\$204,039 46	\$156,324 74	\$360,364 20
<i>Disbursements:</i>			
Sick and accident claims.....	\$51,796 35		\$51,796 35
Other benefits.....	4,250 00		4,250 00
Commissions to deputies, organizers and agents.....		\$77,176 94	77,176 94
Salaries, fees, other compensation and traveling expenses of officers and employees.....		16,603 55	16,603 55
Rent.....		1,800 00	1,800 00
Official publication.....		3,340 41	3,340 41
Legal expenses.....		300 00	300 00
Taxes and expenses on real estate.....		1,222 89	1,222 89
Other expenditures.....		6,056 89	6,056 89
Totals.....	\$56,046 35	\$106,500 68	\$162,547 03
Balance on hand December 31, 1914.....	\$147,993 11	\$49,824 06	\$197,817 17

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	13,302	\$665,100
Written in 1914.....	2,391	119,550
Totals	15,693	\$784,650
Deduct terminated, decreased or transferred in 1914.....	2,556	127,800
Total certificates in force December 31, 1914....	13,137	\$656,850
Terminated by death in 1914.....	85	4,250
Terminated by lapse in 1914.....	2,471	123,550

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	72	\$1,754
Incurred in 1914.....	2,776	60,046
Totals	2,848	\$61,800
Paid in 1914	2,701	56,046
Rejected in 1914.....	83	3,075
Claims unpaid December 31, 1914.....	64	1,679

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Elyton Ala funding 1939 5s.....	\$10,000	\$10,000 00	\$10,200 00
East Rochester N Y sewer 1926 4 1/10s.....	3,380	3,380 00	3,312 40
Baldwinsville N Y refunding 1929 4 1/4s.....	8,000	8,000 00	8,000 00
Jasper Ala sewer 1922 6s.....	15,450	15,000 00	15,450 00
Enid Okla street improvement 1915 6s.....	20,349	3,284 81	3,186 27
Enid Okla street improvement 1916 6s.....		3,284 81	3,153 42
Enid Okla street improvement 1917 6s.....		3,284 81	3,054 88
Enid Okla street improvement 1918 6s.....		3,284 81	2,989 18
Enid Okla street improvement 1919 6s.....		3,284 81	3,350 51
Enid Okla street improvement 1920 6s.....		3,284 81	3,383 35
Totals.....	\$57,179	\$56,088 86	\$56,080 01

SUPREME LODGE KNIGHTS OF PYTHIAS

INDIANAPOLIS, IND.

[Commenced business October 1, 1877]

UNION B. HUNT, President

W. O. POWERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$6,075 00	
Assessments or premiums.....	2,494,757 00	
Total	\$2,500,832 00	
Deduct payments returned to applicants and members	8,542 51	
Net amount received from members.....		\$2,492,289 49
Interest on:		
Mortgage loans	\$8,762 17	
Bonds	290,973 31	
Other sources	3,390 05	
		303,125 53
Miscellaneous fees		78 86
Advance payments		2,655 18
Protested checks		4,696 64
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		975 10
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		1,704 85
Total Income	\$2,805,525 65	
Ledger Assets December 31, 1913	5,927,303 18	
Total	\$8,732,828 83	

DISBURSEMENTS

Death claims	\$1,500,699 17	
Option J settlements	841 00	
Total benefits paid.....	\$1,501,540 17	
Commissions and fees to deputies or organizers.....	65,644 16	
Salaries of deputies and organizers.....	4,246 93	
Salaries and other compensation of officers and trustees.....	17,046 00	
Salaries of office employees.....	36,420 65	
Medical examiners' fees and salaries.....	14,648 00	
Traveling and other expenses of officers, trustees and com- mittees	8,188 61	
Collection and remittance of assessments and dues.....	120,247 52	
Insurance department fees	1,381 00	
Rent	4,749 96	
Advertising, printing and stationery.....	17,386 59	
Postage, express, telegraph and telephone.....	10,174 27	
Official publication	6,525 30	
Legal expenses	13,433 12	

Furniture and fixtures	\$1,074 35
Taxes, repairs and other expenses on real estate.....	64 48
Miscellaneous	4,719 30
Discount on premiums paid in advance.....	2,603 54
Interest on resisted claims.....	2,125 66
Superintendent's balances	2,066 28
Protested checks	4,298 73
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	\$500 00
Bonds	784 21
	<hr/> 1,284 21
Gross decrease, by <i>adjustment</i> , in book value of ledger assets, viz.:	
Bonds	8,165 25
	<hr/>
Total Disbursements	\$1,848,034 08
	<hr/>
Balance	\$6,884,794 75
	<hr/> <hr/>

LEDGER ASSETS

Mortgage loans	\$212,000 00
Book value of bonds.....	6,438,504 00
Deposited in trust companies and banks <i>on interest</i>	9,478 64
Cash in association's office.....	750 00
Bills receivable	17 11
Certificate loans, fourth class.....	198,481 55
Certificate loans, fifth class.....	25,563 45
	<hr/>
Total	\$6,884,794 75

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$711 66
Bonds	73,007 59
Other assets	22,332 83
	<hr/>
Total	96,052 08
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	30,544 36
Postage, \$195.11; furniture and fixtures, \$4,366.53; buttons and emblems, \$52.88.....	4,614 52
	<hr/>
Gross Assets	\$7,016,005 71

DEDUCT ASSETS NOT ADMITTED

Bills receivable	\$17 11
Market value of special deposits in excess of corresponding liabilities	13,400 00
Book value of bonds over market value.....	1,543 46
Furniture, fixtures, buttons and emblems.....	4,419 41
	<hr/>
Total	19,379 98
	<hr/>
Total Admitted Assets	\$6,996,625 73
	<hr/> <hr/>

LIABILITIES

Policy or certificate claims:	
Resisted	\$3,000 00
Reported, not yet adjusted.....	122,786 00
<hr/>	
Total	\$125,786 00
Salaries and miscellaneous accounts.....	31,204 50
Advance assessments	20,477 48
Superintendent's balances	647 18
Reserve on certificates, fourth class.....	291,158 47
Reserve on certificates, fifth class, plans A, B and D.....	5,506,729 26
<hr/>	
Total Liabilities	\$5,976,002 89

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$5,626,926 06	\$300,377 12	\$5,927,303 18
<i>Income:</i>			
Membership fees.....		6,075 00	6,075 00
Assessments.....	2,166,863 74	319,350 75	2,486,214 49
Interest and dividends.....	292,459 71	10,665 82	303,125 53
Other income.....	5,213 42	4,897 21	10,110 63
<hr/>			
Totals.....	\$8,091,462 93	\$641,365 90	\$8,732,828 83
<i>Disbursements:</i>			
Death claims.....	\$1,500,699 17		\$1,500,699 17
Other benefits.....	841 00		841 00
Commissions to deputies, organizers and agents.....		\$65,644 16	65,644 16
Salaries, fees, other compensation and traveling expenses of officers and employees.....		200,797 71	200,797 71
Insurance department fees.....		1,381 00	1,381 00
Rent.....		4,749 96	4,749 96
Official publication.....		6,525 30	6,525 30
Legal expenses.....		13,433 12	13,433 12
Taxes and expenses on real estate.....		64 48	64 48
Other expenditures.....	9,399 22	44,498 96	53,898 18
<hr/>			
Totals.....	\$1,510,939 39	\$337,094 69	\$1,848,034 08
Balance before transfers.....	\$6,580,523 54	\$304,271 21	\$6,884,794 75
Increase by transfers.....		70,716 97	70,716 97
<hr/>			
Balance.....	\$6,580,523 54	\$374,988 18	\$6,955,511 72
Decrease by transfers.....	70,716 97		70,716 97
<hr/>			
Balance on hand December 31, 1914.....	\$6,509,806 57	\$374,988 18	\$6,884,794 75

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	68,298	\$95,157,000	2,040	\$2,674,008
Written in 1914.....	9,541	12,234,312	125	168,500
Paid up and extended insurance	5,162	5,794,634	.....	.....
<hr/>				
Totals	83,001	\$113,185,946	2,165	\$2,842,508
Deduct terminated, decreased or transferred in 1914.....	11,185	14,499,712	230	276,336
<hr/>				
Total certificates in force December 31, 1914....	71,816	\$98,686,234	1,935	\$2,566,172
Terminated by death in 1914.....	966	1,559,269	47	70,672
Terminated by lapse in 1914.....	10,219	12,940,443	183	205,664

Received in 1914 from members in New York:

Mortuary	\$64,262 86
Expense	9,650 92
Total	<u>\$73,913 78</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	56	\$93,436	2	\$3,000
Incurred in 1914.....	966	1,559,269	47	70,672
Totals	<u>1,022</u>	<u>\$1,652,705</u>	<u>49</u>	<u>\$73,672</u>
Paid in 1914.....	949	1,500,699	44	63,022
Balance	<u>73</u>	<u>\$152,006</u>	<u>5</u>	<u>\$10,650</u>
Saved by compromising or scaling down in 1914.....	.....	26,220	.....	650
Claims unpaid December 31, 1914	<u>73</u>	<u>\$125,786</u>	<u>5</u>	<u>\$10,000</u>

EXHIBIT OF OPTION "J" SETTLEMENTS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	5	\$841	.....	.....
Paid in 1914.....	5	841	.....	.....

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit	Liabilities in such country
Canada	<u>\$13,400</u>	<u>.....</u>

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Abbeville Ga school 1924 6s.....	\$6,452 87	\$6,000	\$6,300
Acadia Parish La improvement 1927 5s.....	2,500 00	2,500	2,500
Acadia Parish La improvement 1928 5s.....	2,500 00	2,500	2,500
Acadia Parish La improvement 1929 5s.....	2,500 00	2,500	2,525
Acadia Parish La improvement 1930 5s.....	2,500 00	2,500	2,525
Ackerman Miss waterworks and electric light 1929 6s.....	5,233 33	5,000	5,100
Acquackanonk Twp Passaic Co N J school 1925 4½s.....	5,047 27	1,000	1,010
Acquackanonk Twp Passaic Co N J school 1926 4½s.....		1,000	1,010
Acquackanonk Twp Passaic Co N J school 1927 4½s.....		1,000	1,010
Acquackanonk Twp Passaic Co N J school 1928 4½s.....		1,000	1,010
Acquackanonk Twp Passaic Co N J school 1929 4½s.....		1,000	1,010
Adair County Okla funding 1932 5½s.....	10,551 84	10,000	10,300
Adams County Ohio funding 1928 5½s.....	9,044 74	8,500	9,095
Adel Ga waterworks City Hall & Barracks 1937 5s.....	1,000 00	1,000	1,020
Adel Ga sewer 1942 5s.....	15,224 77	15,000	15,300
Ainsworth Neb water 1932 5s.....	4,436 55	4,500	4,500
Alabama City Ala waterworks 1943 5s.....	4,640 27	5,000	5,050
Alabama City Ala sanitary sewer 1943 5s.....	9,283 11	10,000	10,100
Alabama City Ala sanitary sewer 1943 5s.....	1,857 17	2,000	2,020
Alamance County N C improvement 1959 5s.....	11,158 31	10,000	10,500
Albemarle N C school 1942 5½s.....	5,301 80	5,000	5,000
Alexandria La improvement 1947 5s.....	3,052 73	3,000	3,060
Alexandria La improvement 1947 5s.....	2,037 00	2,000	2,040
Alexandria La improvement 1949 5s.....	5,039 65	5,000	5,150

	Book value	Par value	Market value
Alice Tex waterworks 1931 5s.....	\$5,000 00	\$5,000	\$5,050
Alice Tex waterworks 1931 5s.....	4,953 79	5,000	5,050
Aliceville Ala school 1923 6s.....	11,000 00	11,000	11,330
Allen Parish La school 1915 5s.....	9,254 48	1,000	1,000
Allen Parish La school 1923 5s.....		1,000	990
Allen Parish La school 1917 5s.....		1,000	990
Allen Parish La school 1918 5s.....		1,000	990
Allen Parish La school 1919 5s.....		1,000	990
Allen Parish La school 1920 5s.....		1,000	990
Allen Parish La school 1921 5s.....		1,500	1,485
Allen Parish La school 1922 5s.....		1,000	980
Allen Parish La school 1923 5s.....		1,000	980
Alliance Neb school 1927 5s.....	5,114 98	5,000	5,050
Alma Tex school 1952 5s.....	11,941 20	12,000	12,000
Altus Okla waterworks 1933 6s.....	5,363 80	5,000	5,300
Amarillo Tex sewer 1951 5s.....	9,704 72	10,000	10,100
Amherst County Va road improvement 1927 5s.....	5,252 70	5,000	5,050
Anadarko Okla waterworks 1929 5½s.....	10,657 02	10,000	10,100
Anderson County S. C school 1924 5s.....	5,126 49	5,000	5,100
Andrews N C waterworks 1940 6s.....	10,678 75	10,000	11,000
Anniston Ala refunding 1919 5s.....	5,000 00	5,000	5,150
Anson Tex school 1949 5s.....	5,140 81	5,000	5,050
Antioch S C school 1933 6s.....	4,076 67	4,000	4,200
Appalachia Va sewer 1943 5s.....	13,673 76	15,000	15,300
Aransas Pass Tex street 1952 5s.....	9,902 27	10,000	10,000
Aransas Pass Tex electric light 1954 6s.....	8,393 00	8,000	8,320
Aransas Pass Tex waterworks 1954 6s.....	2,098 25	2,000	2,080
Arcadia Fla school 1935 5s.....	5,142 40	5,000	5,050
Arvada Colo waterworks 1925 6s.....	5,151 50	5,000	5,000
Asheboro N C water and sewer 1940 5s.....	3,000 00	3,000	3,000
Asheville N C water 1922 4s.....	4,943 91	5,000	4,800
Asheville N C waterworks ext 1922 4s.....	9,444 39	10,000	9,600
Athens Tenn fdg 1944 5s.....	8,937 42	10,000	10,200
Athens Tenn fdg 1944 5s.....	8,936 28	10,000	10,200
Athens Tex waterworks 1949 5s.....	5,102 97	5,000	5,000
Athens Tex waterworks 1949 5s.....	7,000 00	7,000	7,000
Aurora Minn sewer 1923 5s.....	4,950 77	5,000	5,000
Avoyelles Parish La school 1922 5s.....	8,934 77	1,000	1,000
Avoyelles Parish La school 1923 5s.....		1,000	1,000
Avoyelles Parish La school 1924 5s.....		1,000	1,000
Avoyelles Parish La school 1925 5s.....		1,000	1,000
Avoyelles Parish La school 1926 5s.....		1,000	1,000
Avoyelles Parish La school 1927 5s.....		1,000	1,000
Avoyelles Parish La school 1928 5s.....		1,000	1,000
Avoyelles Parish La school 1929 5s.....		1,000	1,000
Avoyelles Parish La school 1930 5s.....		1,000	1,000
Ayden N C school 1943 5s.....	11,705 63	12,000	12,000
Baird Tex waterworks 1951 5s.....	3,500 00	3,500	3,500
Baird Tex fire station 1951 5s.....	3,000 00	3,000	3,000
Baker City Ore city hall 1924 5s.....	12,007 18	11,500	11,730
Baker City Ore imp 1922 6s.....	1,058 59	1,000	1,000
Baldwin City Kans sewer 1925 6s.....	9,446 81	9,000	9,720
Barnwell S C rfdg 1931 6s.....	6,325 68	6,000	6,300
Barnwell Co S C school 1932 6s.....	10,748 10	1,500	1,575
Barnwell Co S C school 1932 6s.....		8,500	9,265
Barnwell Co S C school 1934 5s.....		6,000	6,000
Barstow Tex drainage imp 1933 5s.....	4,630 31	5,000	4,850
Basin Wyo water 1937 6s.....	5,000 00	5,000	5,100
Basin Wyo water 1937 6s.....	3,485 85	3,500	3,570
Basin Wyo water 1940 6s.....	5,097 86	5,000	5,300
Bassano Alberta waterworks and sewer 1922 5s.....	3,881 37	4,000	3,520
Bassano Alberta waterworks and sewer 1923 5s.....	2,901 16	3,000	2,610
Bassano Alberta waterworks and sewer 1924 5s.....	3,856 05	4,000	3,440
Bassano Alberta waterworks and sewer 1925 5s.....	3,844 60	4,000	3,400
Batesville Miss waterworks 1933 6s.....	10,577 70	10,000	10,700
Bay City Tex waterworks 1953 5s.....	6,000 00	6,000	6,000
Beauregard Parish La ct hse and jail 1921 5s.....	9,824 30	10,000	9,800
Bedford Va electric light 1930 5½s.....	10,095 44	5,000	5,250
Bedford Vt electric light 1931 5½s.....		5,000	5,300
Belhaven N C imp 1934 5s.....	5,158 26	5,000	4,950
Bellingham Wash fdg 1926 5s.....	5,108 65	5,000	5,050
Bells Tenn school 1921 6s.....	2,007 12	2,000	2,000
Belton Tex waterworks 1951 5s.....	4,489 06	4,500	4,545
Belzoni Miss school 1939 6s.....	5,273 05	5,000	5,200
Belzoni Miss sewer 1934 6s.....	10,592 92	10,000	10,600
Belzoni Miss sewer 1934 6s.....	9,089 53	9,000	9,540
Belzoni Miss sewer 1934 6s.....	504 77	500	530

	Book value	Par value	Market value
Bennettville S C electric light 1945 5s.....	\$3,000 00	\$3,000	\$3,000
Benson Neb water 1925 5s.....	3,000 00	3,000	3,000
Beresford S D school 1922 4½s.....	3,000 00	3,000	2,940
Berkley Cal school 1926 4½s.....	512 67	500	490
Bessemer City N C imp 1933 5½s.....	4,434 95	4,500	4,590
Bessemer City N C water and sewer 1944 6s.....	5,268 22	5,000	5,350
Bethany Mo school 1925 4s.....	4,000 00	4,000	3,800
Bethany Mo electric light ext 1927 4s.....	6,000 00	6,000	5,520
Bethany Mo water and light 1932 5s.....	4,903 05	5,000	5,050
Big Stone Gap Va imp 1934 5s.....	2,642 54	2,500	2,450
Big Stone Gap Va waterworks 1929 5s.....	960 01	1,000	990
Biloxi Miss water 1925 5s.....	5,104 85	5,000	5,050
Binghamton Tenn waterworks and sewer 1939 5s.....	5,067 54	5,000	5,000
Bingham Co Idaho school 1934 6s.....	10,280 00	10,000	10,400
Birmingham Ala funding 1940 5s.....	10,462 03	10,000	10,400
Bishop Tex school 1953 5s.....	4,927 00	5,000	5,000
Blackstone Va imp 1938 6s.....	5,250 14	5,000	5,250
Blackwell Okla waterworks ext 1929 6s.....	5,201 50	5,000	5,100
Blaine Co Idaho rfdg 1918 5½s.....	6,167 57	1,500	1,530
Blaine Co Idaho rfdg 1919 5½s.....		1,500	1,545
Blaine Co Idaho rfdg 1920 5½s.....		1,500	1,545
Blaine Co Idaho rfdg 1921 5½s.....		1,500	1,545
Blaine Co Idaho rfdg ser Oct 1914 1924 6s.....	3,072 30	300	309
Blaine Co Idaho rfdg 1925 6s.....		300	309
Blaine Co Idaho rfdg 1926 6s.....		300	309
Blaine Co Idaho rfdg 1927 6s.....		300	309
Blaine Co Idaho rfdg 1928 6s.....		300	312
Blaine Co Idaho rfdg 1929 6s.....		300	312
Blaine Co Idaho rfdg 1930 6s.....		300	312
Blaine Co Idaho rfdg 1931 6s.....		300	312
Blaine Co Idaho rfdg 1932 6s.....		300	312
Blaine Co Idaho rfdg 1933 6s.....		300	312
Bloomington Neb waterworks 1927 5s.....	4,000 00	4,000	4,000
Boise City Idaho school 1925 5s.....	10,088 90	10,000	10,000
Bolivar Tenn municipal 1925 5s.....	5,000 00	5,000	5,000
Bolivar Co Miss r r capital stk 1918 6s.....	2,029 95	2,000	2,060
Bonner Springs Kans waterworks 1928 5s.....	4,961 23	5,000	5,100
Boone Co Jefferson Twp Ind gravel road 1915 4½s.....	2,298 31	232	232
Boone Co Jefferson Twp Ind gravel road 1915 4½s.....		232	232
Boone Co Jefferson Twp Ind gravel road 1916 4½s.....		232	232
Boone Co Jefferson Twp Ind gravel road 1916 4½s.....		232	232
Boone Co Jefferson Twp Ind gravel road 1917 4½s.....		232	232
Boone Co Jefferson Twp Ind gravel road 1917 4½s.....		232	232
Boone Co Jefferson Twp Ind gravel road 1918 4½s.....		232	232
Boone Co Jefferson Twp Ind gravel road 1918 4½s.....		232	232
Boone Co Jefferson Twp Ind gravel road 1919 4½s.....		232	232
Boone Co Jefferson Twp Ind gravel road 1919 4½s.....		232	232
Booneville Miss street imp 1932 5s.....	9,930 32	10,000	10,000
Booneville Miss street imp 1932 5s.....	1,913 14	2,000	2,000
Boulder Colo water 1921 4½s.....	5,085 16	5,000	4,950
Boulder Colo water 1921 4½s.....	3,051 08	3,000	2,970
Bowdre Twp Douglas Co Ill hard road 1922 5s.....	5,000 00	5,000	5,050
Bowie Co Tex road 1949 4½s.....	9,667 98	10,000	9,400
Bozeman Mont water 1919 5s.....	1,000 00	1,000	1,000
Bradentown Fla municipal bldg 1943 5s.....	4,755 96	5,000	5,000
Brandon Manitoba Can school 1936 4s.....	4,670 92	5,000	4,250
Brandon Manitoba Can school 1943 5s.....	9,902 14	10,000	9,800
Brazil Ind rfdg 1917 6s.....	4,091 50	4,000	4,000
Brevard N C water 1940 6s.....	10,447 37	10,000	10,700
Bridgeport Okla school 1922 6s.....	1,593 73	1,500	1,590
Bristow Okla school 1928 6s.....	5,189 10	5,000	5,250
Brookfield Ill rfdg 1917 6s.....	3,079 00	3,000	3,000
Brookfield Ill fdg 1915 5s.....	4,000 00	4,000	4,000
Brooking S D sewer 1927 5s.....	6,035 49	6,000	6,000
Brooksville Fla street paving 1925 5s.....	9,408 59	500	495
Brooksville Fla street paving 1926 5s.....		500	495
Brooksville Fla street paving 1927 5s.....		500	495
Brooksville Fla street paving 1928 5s.....		500	495
Brooksville Fla street paving 1929 5s.....		500	495
Brooksville Fla street paving 1930 5s.....		500	495
Brooksville Fla street paving 1931 5s.....		500	495
Brooksville Fla street paving 1932 5s.....		500	495
Brooksville Fla street paving 1933 5s.....		500	495
Brooksville Fla street paving 1934 5s.....		500	490
Brooksville Fla street paving 1935 5s.....		500	490
Brooksville Fla street paving 1936 5s.....		500	490
Brooksville Fla street paving 1937 5s.....		500	490

	Book value	Par value	Market value
Brooksville Fla street paving 1938 5s.....		\$500	\$490
Brooksville Fla street paving 1939 5s.....		500	490
Brooksville Fla street paving 1940 5s.....		500	490
Brooksville Fla street paving 1941 5s.....		500	490
Brooksville Fla street paving 1942 5s.....		500	490
Brooksville Fla street paving 1943 5s.....		500	490
Brownsville Tenn street imp 1938 5s.....	5,073 39	5,000	5,000
Brownsville Tenn waterworks imp 1944 6s.....	12,869 23	12,000	12,840
Brownsville Tex imp 1950 5s.....	5,043.21	5,000	5,050
Brownsville Tex waterworks imp 1950 5s.....	10,085 37	10,000	10,100
Bruce Wis water light and sewer 1922 5s.....		650	663
Bruce Wis water light and sewer 1923 5s.....		650	663
Bruce Wis water light and sewer 1924 5s.....		650	663
Bruce Wis water light and sewer 1925 5s.....	3,975 33	650	663
Bruce Wis water light and sewer 1926 5s.....		650	663
Bruce Wis water light and sewer 1927 5s.....		650	663
Brunswick Ga imp 1921 5s.....	4,158 80	4,000	4,040
Bryan Tex electric light ext 1951 5s.....	4,951 02	5,000	5,050
Bryan Tex sewer ext 1951 5s.....	1,980 29	2,000	2,020
Bryan Tex electric light ext 1951 5s.....	1,980 29	2,000	2,020
Bryan Tex waterworks imp 1951 5s.....	1,485 30	1,500	1,515
Bryson City N C water and public imp 1939 6s.....	7,000 00	7,000	7,350
Bryson City N C water and public imp 1939 6s.....	2,000 00	2,000	2,100
Buford Ga school and electric light 1915 5s.....		1,000	1,000
Buford Ga school and electric light 1916 5s.....	2,006 03	1,000	1,000
Buhl Idaho waterworks 1930 6s.....	7,231 06	7,000	7,140
Buhl Idaho waterworks 1930 6s.....	3,032 60	3,000	3,060
Bullock Co Ala road 1939 5s.....	10,838 21	10,000	10,400
Burleigh N D rdg 1918 4½s.....	1,994 99	2,000	2,000
Burleson Co Tex imp 1949 5s.....	4,903 03	5,000	5,000
Burley Idaho waterworks 1932 6s.....	5,075 11	5,000	5,200
Burlington N C waterworks 1938 5s.....	5,000 00	5,000	5,200
Burlington N C waterworks 1938 5s.....	5,000 00	5,000	5,200
Burlington Jct Mo electric light 1917 5s.....		500	500
Burlington Jct Mo electric light 1918 5s.....		500	500
Burlington Jct Mo electric light 1919 5s.....		500	500
Burlington Jct Mo electric light 1921 5s.....		500	500
Burlington Jct Mo electric light 1922 5s.....		500	500
Burlington Jct Mo electric light 1923 5s.....		500	500
Burlington Jct Mo electric light 1924 5s.....		500	500
Burlington Jct Mo electric light 1925 5s.....	6,939 87	500	500
Burlington Jct Mo electric light 1926 5s.....		500	500
Burlington Jct Mo electric light 1927 5s.....		500	500
Burlington Jct Mo electric light 1928 5s.....		500	500
Burlington Jct Mo electric light 1929 5s.....		500	500
Burlington Jct Mo electric light 1930 5s.....		500	500
Burlington Jct Mo electric light 1931 5s.....		500	500
Burrourgs School Dist No. 19 Hovey Co S C 1925 5s.....	5,081 02	5,000	5,100
Caddo Parish La school imp 1917 5s.....		3,000	2,910
Caddo Parish La school imp 1918 5s.....	9,650 00	3,000	2,910
Caddo Parish La school imp 1920 5s.....		4,000	3,880
Cainsville Mo city hall and jail 1932 5s.....	6,000 00	6,000	6,060
Calcasieu Parish La school 1918 5s.....		500	505
Calcasieu Parish La school 1919 5s.....		2,000	2,020
Calcasieu Parish La school 1920 5s.....		2,500	2,525
Calcasieu Parish La school 1921 5s.....	15,000 00	2,500	2,525
Calcasieu Parish La school 1922 5s.....		2,500	2,525
Calcasieu Parish La school 1923 5s.....		2,500	2,525
Calcasieu Parish La school 1924 5s.....		2,500	2,525
Calcasieu Parish La school 1922 5s.....		500	505
Calcasieu Parish La school 1923 5s.....		1,000	1,010
Calcasieu Parish La school 1924 5s.....		500	505
Calcasieu Parish La school 1925 5s.....		1,000	1,020
Calcasieu Parish La school 1926 5s.....		1,000	1,020
Calcasieu Parish La school 1927 5s.....	9,954 64	1,000	1,020
Calcasieu Parish La school 1928 5s.....		1,000	1,020
Calcasieu Parish La school 1929 5s.....		1,000	1,020
Calcasieu Parish La school 1930 5s.....		1,000	1,020
Calcasieu Parish La school 1931 5s.....		1,000	1,020
Calcasieu Parish La school 1932 5s.....		1,000	1,020
Caldwell Idaho municipal 1926 5s.....	5,045 60	5,000	5,000
Caldwell Idaho funding 1931 6s.....	10,285 13	10,000	10,400
Caldwell Co Tex road 1951 5s.....	4,908 10	5,000	5,000
Calhoun Co S C school 1929 5½s.....	7,059 32	7,000	7,070
Calvert Tex sewer 1953 5s.....	20,000 00	20,000	20,200
Camilla Ga water and light 1942 5½s.....	7,488 75	7,000	7,280
Campbell Co Tenn road 1932 4½s.....	3,000 00	3,000	2,940

	Book value	Par value	Market value
Canton Miss sewer 1927 5s.....	\$4,884 82	\$5,000	\$4,900
Canton N C waterworks 1939 6s.....	5,515 97	5,000	5,350
Canyon Co Idaho school 1931 5½s.....	5,111 81	5,000	5,150
Carmi Ill imp 1915 6s.....	8,166 54	2,000	2,000
Carmi Ill imp 1916 6s.....		2,000	2,000
Carmi Ill imp 1917 6s.....		2,000	2,000
Carmi Ill imp 1918 6s.....		2,000	2,000
Carroll Co Jefferson Twp Ind gravel road 1915 4½s.....	1,632 72	165	165
Carroll Co Jefferson Twp Ind gravel road 1915 4½s.....		165	165
Carroll Co Jefferson Twp Ind gravel road 1916 4½s.....		165	165
Carroll Co Jefferson Twp Ind gravel road 1916 4½s.....		165	165
Carroll Co Jefferson Twp Ind gravel road 1917 4½s.....		165	163
Carroll Co Jefferson Twp Ind gravel road 1917 4½s.....		165	163
Carroll Co Jefferson Twp Ind gravel road 1918 4½s.....		165	163
Carroll Co Jefferson Twp Ind gravel road 1918 4½s.....		165	163
Carroll Co Jefferson Twp Ind gravel road 1919 4½s.....		165	163
Carroll Co Monroe Twp Ind gravel road 1915 4½s.....		340	340
Carroll Co Monroe Twp Ind gravel road 1915 4½s.....	3,358 36	340	340
Carroll Co Monroe Twp Ind gravel road 1916 4½s.....		340	340
Carroll Co Monroe Twp Ind gravel road 1916 4½s.....		340	340
Carroll Co Monroe Twp Ind gravel road 1917 4½s.....		340	340
Carroll Co Monroe Twp Ind gravel road 1917 4½s.....		340	340
Carroll Co Monroe Twp Ind gravel road 1918 4½s.....		340	340
Carroll Co Monroe Twp Ind gravel road 1918 4½s.....		340	343
Carroll Co Monroe Twp Ind gravel road 1919 4½s.....		340	343
Cartersville Ga electric light and waterworks 1917 5s.....	997 06	1,000	1,010
Carthage N C school 1934 6s.....	4,283 70	4,000	4,160
Carthage N C water and sewer 1942 5½s.....	15,546 37	15,000	15,300
Carthage N C water and sewer 1943 6s.....	6,322 35	6,000	6,300
Cascade Co Mont school rfdg 1925 4s.....	4,948 40	5,000	4,750
Catlettsburg Ky rfdg 1915 6s.....	2,558 76	500	500
Catlettsburg Ky rfdg 1916 6s.....		500	505
Catlettsburg Ky rfdg 1917 6s.....		500	505
Catlettsburg Ky rfdg 1918 6s.....		500	510
Catlettsburg Ky rfdg 1919 6s.....		500	510
Central Point Ore water 1939 6s.....	5,333 82	5,000	5,150
Central Point Ore water 1939 6s.....	3,000 00	3,000	3,090
Centralia Mo water 1930 5s.....	10,546 89	10,000	10,300
Centreville Tenn school 1932 5s.....	8,000 00	8,000	8,080
Chambers Co Tex court house and jail 1951 5s.....	5,554 46	5,500	5,500
Chariton Iowa water 1926 5s.....	5,293 03	5,000	5,200
Charlroi Pa rfdg 1928 4½s.....	4,162 80	4,000	4,040
Charleston W Va bridge 1935 4s.....	5,021 72	5,000	4,650
Charlotte N C rfdg 1937 4½s.....	5,070 50	5,000	4,900
Chase City Va water 1942 5s.....	9,830 21	10,000	10,000
Chase City Va water 1942 5s.....	3,853 06	4,000	4,000
Chatham Va water and sewer 1942 5½s.....	10,359 37	10,000	10,300
Chatham Va improvement 1942 5½s.....	5,046 68	5,000	5,150
Chatham Va improvement 1942 5½s.....	3,961 50	4,000	4,120
Chelan Co Wash school 1922 5½s.....	5,000 00	5,000	5,000
Cheney Wash water 1927 6s.....	3,060 63	3,000	3,030
Cheney Wash water 1931 5½s.....	5,273 98	5,000	5,150
Cheney Wash water 1931 5½s.....	4,108 30	4,000	4,120
Cheraw S S bridge 1949 5s.....	5,210 10	5,000	5,000
Cherokee Co N C school 1942 5½s.....	10,481 65	10,000	10,600
Cheyenne Co Colo school 1923 6s.....	4,000 00	4,000	4,000
Cheyenne Co Neb court house and jail 1931 5s.....	5,017 75	5,000	5,000
Cheyenne Co Neb court louse and jail 1931 5s.....	2,003 70	2,000	2,000
Chicago Ill South Park 1921 4s.....	25,246 11	25,000	24,750
Chillicothe Tex waterworks 1951 5s.....	4,887 16	5,000	5,000
Christiansburg Va waterworks 1941 5s.....	4,943 81	5,000	5,100
Christiansburg Va waterworks 1941 5s.....	4,943 81	5,000	5,100
Chaiborne Parish La school 1915-18 5s.....	3,967 30	4,000	4,000
Claiborne Parish La school 1918 5s.....	4,885 61	500	500
Claiborne Parish La school 1919 5s.....		1,500	1,500
Claiborne Parish La school 1920 5s.....		1,500	1,485
Claiborne Parish La school 1921 5s.....		1,500	1,485
Clarendon Tex sewer 1941 5s.....	10,419 12	10,000	10,000
Clarksburg W Va school 1925 5s.....	10,211 37	10,000	10,200
Clarksdale Miss school water and sewer 1927 5s.....	4,926 93	5,000	5,050
Claxton Ga water and light 1942 5s.....	5,048 21	5,000	5,000
Clay Co Miss road 1938 6s.....	13,318 49	12,500	13,500
Clay Co N C railway 1944 6s.....	9,851 44	10,000	10,400
Clay Co N C railway 1944 6s.....	9,850 96	10,000	10,400
Clayton Ga waterworks and sewer 1931 5s.....	4,907 91	5,000	5,050

	Book value	Par value	Market value
Clayton N C waterworks 1941 6s.....	\$5,476 12	\$5,000	\$5,700
Clearwater Fla imp 1942 5s.....	4,950 89	5,000	5,000
Cleveland Okla sanitary 1936 5s.....	5,420 44	5,000	5,350
Cleveland Tenn waterworks 1929 5s.....	5,193 98	5,000	5,200
Cleveland Co N C court house 1917 6s.....	5,042 38	5,000	5,050
Clinton Okla water 1934 6s.....	10,913 67	10,000	10,700
Coalgate Okla sewer 1933 6s.....	5,061 92	5,000	5,350
Cochran Ga school 1942 5s.....	12,000 00	12,000	12,000
Coeur d'Alene Idaho funding 1931 5½s.....	10,278 61	10,000	10,200
Coleman Tex waterworks and improvement 1949 5s.....	5,074 14	5,000	5,000
Coleraine Minn village hall 1930 5s.....	15,000 00	15,000	15,150
College Park Ga electric light 1934 5s.....	3,000 00	3,000	3,000
College Park Ga waterworks and sewer 1937 5s.....	5,000 00	5,000	5,000
Collins Miss water electric lt & funding 1928 6s.....	4,233 50	4,000	4,200
Colonial Beach Va waterworks 1937 6s.....	5,319 14	5,000	5,250
Columbia Miss waterworks and sewer 1928 6s.....	5,257 05	5,000	5,300
Comanche Okla water 1937 6s.....	3,112 80	3,000	3,270
Concho Co Tex bridge repair 1934 6s.....	1,950 00	1,950	1,950
Concordia Parish La school 1927 5s.....	5,000 00	1,500	1,515
Concordia Parish La school 1928 5s.....		1,500	1,515
Concordia Parish La school 1929 5s.....		1,500	1,515
Concordia Parish La school 1930 5s.....		500	505
Concordia Parish La school 1925 5s.....	1,842 97	500	505
Concordia Parish La school 1926 5s.....		1,500	1,515
Conrad Mont sewer 1933 6s.....	5,209 79	5,000	5,150
Conway Ark school 1931 6s.....	13,819 20	1,000	1,060
Conway Ark school 1933 6s.....		1,000	1,060
Conway Ark school 1934 6s.....		1,000	1,060
Conway Ark school 1935 6s.....		1,000	1,060
Conway Ark school 1936 6s.....		2,000	2,120
Conway Ark school 1937 6s.....		2,000	2,120
Conway Ark school 1938 6s.....		2,000	2,120
Conway Ark school 1939 6s.....		1,000	1,060
Conway Ark school 1940 6s.....		2,000	2,120
Cook County Ill court house 1921 4s.....	22,091 33	22,000	21,780
Cooke County Tex court house 1950 4s.....	8,745 90	10,000	8,700
Copiah County Miss road 1934 6s.....	10,391 76	500	530
Copiah County Miss road 1935 6s.....		500	530
Copiah County Miss road 1936 6s.....		500	530
Copiah County Miss road 1937 6s.....		500	530
Copiah County Miss road 1938 6s.....		8,000	8,560
Copley Ohio school 1925 5s.....	6,000 00	1,500	1,530
Copley Ohio school 1926 5s.....		1,500	1,530
Copley Ohio school 1927 5s.....		1,500	1,530
Copley Ohio school 1928 5s.....		1,500	1,530
Corbin Ky waterworks 1933 5s.....	5,719 92	6,000	6,000
Corpus Christi Tex school 1949 5s.....	10,401 22	10,000	10,100
Corydon Iowa funding 1933 5½s.....	9,406 20	9,000	9,540
Cottage Grove Ore waterworks 1935 5s.....	9,874 08	10,000	10,000
Coweta Okla school 1926 6s.....	4,337 35	4,000	4,280
Coweta Okla waterworks extension 1936 6s.....	2,076 25	2,000	2,120
Crandon Wis electric light 1919 5s.....	5,034 48	500	505
Crandon Wis electric light 1920 5s.....		1,000	1,010
Crandon Wis electric light 1921 5s.....		1,000	1,010
Crandon Wis electric light 1922 5s.....		500	505
Crandon Wis electric light 1923 5s.....		500	505
Crandon Wis electric light 1924 5s.....		500	505
Crandon Wis electric light 1925 5s.....		500	505
Crandon Wis electric light 1926 5s.....		500	505
Crockett Tex waterworks 1949 5s.....	5,000 00	5,000	5,050
Crowley La municipal 1925 5s.....	5,165 56	1,500	1,515
Crowley La municipal 1926 5s.....		1,500	1,515
Crowley La municipal 1927 5s.....		2,000	2,020
Crystal City Tex waterworks 1953 6s.....	12,500 00	12,500	12,875
Crystal City Tex street improvement 1953 6s.....	5,500 00	5,500	5,500
Crystal Springs Miss waterworks and elec light 1920 5s.....	2,970 67	3,000	3,000
Cuero Tex sewer 1952 5s.....	10,147 96	10,000	10,100
Cuero Tex sewer 1952 5s.....	10,000 00	10,000	10,100
Cuero Tex sewer 1952 5s.....	4,000 00	4,000	4,040
Culbertson Mont waterworks 1931 6s.....	8,088 32	8,000	8,320
Cullman County Ala road 1943 5s.....	4,975 22	5,000	5,100
Custer S D funding 1922 4s.....	4,536 87	5,000	4,700
Dade County Fla road 1933 5s.....	9,952 68	10,000	9,900
Dade County Fla road and funding 1933 5s.....	5,000 00	5,000	4,950
Dade City Fla water and sewer 1944 5s.....	8,701 20	10,000	8,700
Danville Va refunding 1931 4s.....	3,036 34	3,000	2,820

	Book value	Par value	Market value
Davie County N C road 1930 5s.....	\$9,601 13	\$2,000	\$1,920
Davie County N C road 1931 5s.....		2,000	1,920
Davie County N C road 1932 5s.....		2,000	1,920
Davie County N C road 1933 5s.....		2,000	1,920
Davie County N C road 1934 5s.....		2,000	1,920
Davis Okla water 1936 5s.....	3,099 66	3,000	3,099
Dawson Ga improvement 1915 5s.....	9,828 83	1,000	1,000
Dawson Ga improvement 1916 5s.....		1,000	1,000
Dawson Ga improvement 1917 5s.....		1,000	1,000
Dawson Ga improvement 1918 5s.....		1,000	1,000
Dawson Ga improvement 1919 5s.....		1,000	1,010
Dawson Ga improvement 1920 5s.....		1,000	1,010
Dawson Ga improvement 1921 5s.....		1,000	1,010
Dawson Ga improvement 1922 5s.....		1,000	1,010
Dawson Ga improvement 1923 5s.....		1,000	1,010
Dawson Ga improvement 1924 5s.....		1,000	1,010
Dayton Tenn waterworks 1941 5s.....	7,960 98	8,000	8,000
Decatur Ala public building 1941 5s.....	10,000 00	10,000	10,000
Decatur Ga waterworks 1936 5s.....	2,031 41	2,000	2,000
Deer Lodge Mont school refunding 1922 4½s.....	10,000 00	10,000	9,700
Deer Park Wash funding 1933 6s.....	5,098 18	5,000	5,300
De Funiak Springs Fla school 1928 5s.....	4,921 24	5,000	4,900
Delta County Colo school 1932 5½s.....	3,100 09	3,000	3,120
Denton Tex waterworks 1945 5s.....	4,006 52	4,000	4,000
Detroit Minn light 1918 5s.....	5,074 79	5,000	5,000
Dillon S C electric light 1950 5s.....	4,977 17	5,000	5,000
Dillon S C electric light 1952 5s.....	2,985 40	3,000	3,000
Dillon County S C school 1932 5s.....	3,000 00	3,000	3,090
Dinwiddie County Va road improvement 1940 6s.....	5,447 44	5,000	5,450
Dodge County Ga school 1929 6s.....	4,235 00	2,000	2,100
Dodge County Ga school 1944 6s.....		2,000	2,140
Douglas Ga electric light and waterworks 1936 5s.....	5,167 57	5,000	5,000
Douglas Wyo waterworks 1938 5½s.....	5,056 70	5,000	5,100
Dothan Ala water and light 1931 5s.....	4,758 16	5,000	5,000
Duluth Minn park 1921 4s.....	1,009 13	1,000	990
Duluth Minn school 1921 5s.....	1,051 86	1,000	1,040
Duluth Minn water and electric light 1926 5s.....	2,164 43	2,000	2,120
Dunn N C sewer 1943 6s.....	5,265 65	5,000	5,350
Durango Colo refunding 1924 5s.....	2,000 00	2,000	2,000
Durango Colo water 1918 5s.....	1,000 00	1,000	1,000
Durango Colo refunding 1924 5s.....	7,000 00	7,000	7,000
Dyersburg Tenn sanitary 1934 5s.....	8,316 30	8,000	8,000
Easley S C waterworks 1950 5½s.....	5,105 30	5,000	5,150
East Carroll Parish La school 1931 5s.....	5,041 90	1,000	1,010
East Carroll Parish La school 1932 5s.....		1,000	1,010
East Carroll Parish La school 1933 5s.....		1,000	1,010
East Carroll Parish La school 1934 5s.....		1,000	1,010
East Carroll Parish La school 1935 5s.....		1,000	1,010
East Edmonton Alberta school 1915 7s.....	5,200 60	500	500
East Edmonton Alberta school 1916 7s.....		500	505
East Edmonton Alberta school 1917 7s.....		500	505
East Edmonton Alberta school 1918 7s.....		500	505
East Edmonton Alberta school 1919 7s.....		500	505
East Edmonton Alberta school 1920 7s.....		500	505
East Edmonton Alberta school 1921 7s.....		500	510
East Edmonton Alberta school 1922 7s.....		500	510
East Edmonton Alberta school 1923 7s.....		500	510
East Edmonton Alberta school 1924 7s.....		500	515
East Oakland Twp Coles County Ill road 1918 5s.....	5,921 34	6,000	6,060
East Spencer N C water and light 1935 6s.....	5,278 00	5,000	5,300
Edmonton Alberta deb 1933 5s.....	24,523 53	25,000	24,750
Edmonton Alberta deb 1933 5s.....	14,713 72	15,000	14,850
Elba Ala water 1933 5s.....	500 00	500	485
Elizabethton Tenn school 1928 5s.....	4,961 95	5,000	4,900
Elizabethton Tenn funding 1925 6s.....	5,185 80	1,000	1,040
Elizabethton Tenn funding 1926 6s.....		1,000	1,040
Elizabethton Tenn funding 1927 6s.....		1,000	1,040
Elizabethton Tenn funding 1928 6s.....		1,000	1,050
Elizabethton Tenn funding 1929 6s.....		1,000	1,050
Elizabethton Tenn funding 1917 6s.....	6,056 36	1,000	1,010
Elizabethton Tenn funding 1920 6s.....		1,000	1,020
Elizabethton Tenn funding 1921 6s.....		1,000	1,030
Elizabethton Tenn funding 1922 6s.....		1,000	1,030
Elizabethton Tenn funding 1923 6s.....		1,000	1,030
Elizabethton Tenn funding 1924 6s.....		1,000	1,040
Elkin Twp Surry County N C railroad aid 1941 5s.....	9,298 60	10,000	10,000

	Book value	Par value	Market value
Elko Nev sewer 1921 6s.....	\$15,521 53	\$1,000	\$1,050
Elko Nev sewer 1922 6s.....		2,000	2,100
Elko Nev sewer 1923 6s.....		3,000	3,180
Elko Nev sewer 1924 6s.....		2,000	2,140
Elko Nev sewer 1925 6s.....		2,000	2,140
Elko Nev sewer 1926 6s.....		2,000	2,160
Elko Nev sewer 1927 6s.....		3,000	3,240
Ellis County Texas road 1949 5s.....	4,511 28	4,500	4,500
Ellis County Texas road 1950 5s.....	6,938 25	7,000	7,000
Ellisville Miss water 1915 5½s.....	1,130 58	100	100
Ellisville Miss water 1916 5½s.....		100	101
Ellisville Miss water 1917 5½s.....		100	101
Ellisville Miss water 1918 5½s.....		100	101
Ellisville Miss water 1919 5½s.....		100	101
Ellisville Miss water 1920 5½s.....		100	102
Ellisville Miss water 1921 5½s.....		100	102
Ellisville Miss water 1922 5½s.....		100	103
Ellisville Miss water 1923 5½s.....		100	103
Ellisville Miss water 1924 5½s.....		100	103
Ellisville Miss water 1925 5½s.....		100	103
Elmore County Idaho refunding 1922 5½s.....	18,935 10	3,000	3,060
Elmore County Idaho refunding 1923 5½s.....		2,800	2,884
Elmore County Idaho refunding 1924 5½s.....		2,800	2,884
Elmore County Idaho refunding 1925 5½s.....		2,800	2,884
Elmore County Idaho refunding 1926 5½s.....		1,800	1,854
Elmore County Idaho refunding 1927 5½s.....		800	824
Elmore County Idaho refunding 1928 5½s.....		800	832
Elmore County Idaho refunding 1929 5½s.....		1,800	1,872
Elmore County Idaho refunding 1930 5½s.....		800	832
Elmore County Idaho refunding 1931 5½s.....		800	832
El Paso Texas city hall 1938 6s.....	5,000 00	5,000	5,000
Emmett Idaho waterworks 1928 6s.....	5,118 45	5,000	5,000
Emmettsville Idaho school 1929 5s.....	10,000 00	10,000	10,000
Emporia Kan school 1921 4s.....	4,000 00	4,000	3,880
Emporia Va improvement 1934 5s.....	10,756 29	10,000	10,200
Enfield Township Halifax County N C road 1940 6s.....	5,169 68	500	535
Enfield Township Halifax County N C road 1941 6s.....		1,500	1,605
Enfield Township Halifax County N C road 1942 6s.....		1,500	1,605
Enfield Township Halifax County N C road 1943 6s.....		1,500	1,605
Ennis Texas waterworks 1950 5s.....	10,000 00	10,000	10,000
Ennis Texas waterworks 1950 5s.....	2,000 00	2,000	2,000
Ensley Ala sewer 1937 5s.....	4,933 53	5,000	5,200
Ensley Ala sewer 1939 5s.....	10,288 00	10,000	10,400
Erwin Tenn street and sewer 1931 6s.....	5,136 52	5,000	5,250
Eufaula Okla waterworks 1937 6s.....	5,252 03	5,000	5,650
Excelsior Springs Mo funding 1921 5s.....	5,186 72	5,000	5,100
Excelsior Springs Mo school 1922 4s.....	7,000 00	7,000	6,720
Eugene Ore Armory 1924 6s.....	10,280 00	10,000	10,700
Fairmont W Va improvement 1936 4½s.....	7,000 00	7,000	6,860
Fairview Okla funding 1932 6s.....	5,138 67	5,000	5,300
Fallbrook Cal school 1924 6s.....	10,519 45	1,000	1,040
Fallbrook Cal school 1925 6s.....		1,000	1,040
Fallbrook Cal school 1926 6s.....		1,000	1,040
Fallbrook Cal school 1927 6s.....		1,000	1,040
Fallbrook Cal school 1928 6s.....		1,000	1,050
Fallbrook Cal school 1929 6s.....		1,000	1,050
Fallbrook Cal school 1930 6s.....		1,000	1,050
Fallbrook Cal school 1931 6s.....		1,000	1,050
Fallbrook Cal school 1932 6s.....		1,000	1,060
Fallbrook Cal school 1933 6s.....		1,000	1,060
Farmington Ill school 1915 5s.....	1,000 00	1,000	1,000
Fayette Mo water 1926 4½s.....	2,007 97	2,000	2,000
Fisher County Texas court house 1949 5s.....	5,100 27	5,000	5,050
Fisher County Texas court house 1949 5s.....	5,100 27	5,000	5,050
Fisher County Texas school 1949 5s.....	8,000 00	8,000	8,240
Fitzgerald Ga sewer 1938 5s.....	5,361 82	5,000	5,100
Floralda Ala waterworks improvement 1944 5s.....	4,350 13	5,000	4,350
Florence Ala school 1932 5s.....	10,000 00	10,000	10,000
Florence Neb funding 1934 6s.....	10,500 00	10,000	10,500
Forney Texas sewer 1951 5s.....	3,900 00	3,900	3,939
Forney Texas school 1951 5s.....	5,400 00	5,400	5,454
Fort Bend County Texas road 1950 5s.....	5,000 00	5,000	5,000
Fort Dodge Iowa school 1918 4½s.....	4,000 00	4,000	4,000
Fort Frances Ont electric light 1928 6s.....	5,178 14	5,000	5,200
Fort Lauderdale Fla waterworks 1932 6s.....	10,565 06	10,000	10,700
Fort Meade Fla water 1927 5s.....	18,066 45	5,000	4,900
Fort Meade Fla water 1932 5s.....		5,000	4,850
Fort Meade Fla water 1937 5s.....		5,000	4,850
Fort Meade Fla water 1942 5s.....		4,000	3,840

	Book value	Par value	Market value
Fort Mill S C school 1929 6s.....	\$5,358 25	\$5,000	\$5,400
Fort Morgan Colo waterworks 1923 5½s.....	5,048 64	5,000	5,050
Fort Myers Fla waterworks and fire protection 1931 5s.....	10,000 00	10,000	9,600
Fort Pierce Fla public utility 1942 6s.....	10,669 84	10,000	10,700
Fort Pierce Fla public utility 1942 6s.....	5,350 55	5,000	5,350
Fort Pierce Fla public utility 1942 6s.....	5,349 63	5,000	5,350
Fort Smith Ark sewer 1924 5s.....	5,000 00	5,000	5,000
Fort Smith Ark sewer 1926 5s.....	3,983 32	4,000	4,000
Fort Valley Ga waterworks 1941 5s.....	5,048 33	5,000	5,000
Fort Worth Texas refunding 1941 4s.....	4,848 93	5,000	4,500
Fountain Inn S C school 1928 6s.....	3,140 38	3,000	3,150
Fowler Colo water 1927 6s.....	5,066 56	5,000	5,250
Franklin N C improvement 1940 6s.....	5,182 03	5,000	5,350
Franklin County Ga court house 1915 4½s.....	4,014 13	1,000	1,000
Franklin County Ga court house 1916 4½s.....		1,000	990
Franklin County Ga court house 1917 4½s.....		1,000	990
Franklin County Ga court house 1918 4½s.....		1,000	990
Franklin Park Ill waterworks 1915 6s.....	5,102 48	375	375
Franklin Park Ill waterworks 1916 6s.....		375	379
Franklin Park Ill waterworks 1917 6s.....		375	382
Franklin Park Ill waterworks 1918 6s.....		375	386
Franklin Park Ill waterworks 1919 6s.....		375	390
Franklin Park Ill waterworks 1920 6s.....		375	394
Franklin Park Ill waterworks 1921 6s.....		375	394
Franklin Park Ill waterworks 1922 6s.....		375	397
Franklin Park Ill waterworks 1923 6s.....		375	401
Franklin Park Ill waterworks 1924 6s.....		375	401
Franklin Park Ill waterworks 1925 6s.....		375	405
Franklin Park Ill waterworks 1926 6s.....		375	409
Franklin Park Ill waterworks 1927 6s.....		375	409
Franklin Twp Macon County N C road 1944 6s.....	10,139 44	10,000	10,100
Fresno Cal sanitary 1923 4½s.....	1,032 04	1,000	980
Friars Point Miss electric light and water 1925 6s.....	1,626 30	1,500	1,590
Fulton County Ky school 1923 6s.....	5,411 66	1,000	1,060
Fulton County Ky school 1924 6s.....		1,000	1,070
Fulton County Ky school 1925 6s.....		1,000	1,070
Fulton County Ky school 1926 6s.....		1,000	1,080
Fulton County Ky school 1927 6s.....		1,000	1,080
Gainesville Texas refunding 1944 5s.....	5,000 00	5,000	5,000
Gainesville Texas waterworks 1951 5s.....	5,000 00	5,000	5,050
Gassaway W Va bridge 1932 6s.....	10,543 12	10,000	10,500
Gassaway W Va bridge 1932 6s.....	5,258 23	5,000	5,250
Geneva Ala water 1933 5s.....	3,000 00	3,000	2,910
Georgetown Texas school 1935 5s.....	1,000 00	1,000	1,000
Gibson County Montgomery Twp Ind gravel road 1915 4½s....	8,907 02	1,000	1,000
Gibson County Montgomery Twp Ind gravel road 1915 4½s....		2,000	2,000
Gibson County Montgomery Twp Ind gravel road 1917 4½s....		2,000	2,020
Gibson County Montgomery Twp Ind gravel road 1917 4½s....		2,000	2,020
Gibson County Montgomery Twp Ind gravel road 1918 4½s....		2,000	2,020
Gibson County Johnson Twp Ind gravel road 1918 4½s.....	9,756 60	1,000	1,010
Gibson County Johnson Twp Ind gravel road 1918 4½s.....		1,000	1,010
Gibson County Johnson Twp Ind gravel road 1919 4½s.....		1,000	1,010
Gibson County Johnson Twp Ind gravel road 1919 4½s.....		1,000	1,010
Gibson County Johnson Twp Ind gravel road 1920 4½s.....		1,000	1,010
Gibson County Johnson Twp Ind gravel road 1920 4½s.....		1,000	1,010
Gibson County Johnson Twp Ind gravel road 1921 4½s.....		1,000	1,010
Gibson County Johnson Twp Ind gravel road 1921 4½s.....		1,000	1,010
Gibson County Johnson Twp Ind gravel road 1922 4½s.....		1,000	1,020
Gibson County Johnson Twp Ind gravel road 1922 4½s.....		1,000	1,020
Glendive Mont school 1925 5s.....	5,010 97	5,000	5,000
Glenville Ga school 1922-32 5s.....	9,912 76	10,000	10,000
Gooding Idaho municipal 1930 6s.....	6,211 35	6,000	6,240
Gooding Idaho funding 1930 6s.....	3,082 76	3,000	3,120
Granby Mo waterworks 1931 5½s.....	5,070 47	5,000	5,150
Grangeville Idaho funding 1931 5½s.....	5,096 18	5,000	5,050
Grangeville Idaho funding 1931 5½s.....	6,444 06	6,322	6,385
Grangeville Idaho school 1933 5½s.....	4,908 60	5,000	5,100
Granite Okla waterworks 1929 5s.....	4,894 02	5,000	4,950
Greene County Wright Twp Ind gravel road 1915 4½s.....	2,066 36	260	260
Greene County Wright Twp Ind gravel road 1915 4½s.....		260	260
Greene County Wright Twp Ind gravel road 1916 4½s.....		260	260
Greene County Wright Twp Ind gravel road 1916 4½s.....		260	260
Greene County Wright Twp Ind gravel road 1917 4½s.....		260	260
Greene County Wright Twp Ind gravel road 1917 4½s.....		260	260
Greene County Wright Twp Ind gravel road 1918 4½s.....		260	260
Greene County Wright Twp Ind gravel road 1918 4½s.....		260	260

	Book value	Par value	Market value
Greene County N C funding 1924 5s.....	\$10,251 30	\$2,000	\$2,020
Greene County N C funding 1926 5s.....		2,000	2,020
Greene County N C funding 1928 5s.....		2,000	2,020
Greene County N C funding 1930 5s.....		2,000	2,020
Greene County N C funding 1932 5s.....		2,000	2,020
Greensboro N C funding 1938 5s.....	5,448 82	5,000	5,150
Greenville Miss refunding 1928 6s.....	1,118 80	1,000	1,100
Greenville Miss sanitary 1920 5s.....	7,173 53	7,000	7,070
Greenville N C improvement 1933 5s.....	531 25	500	515
Greenville N C improvement 1937 5s.....	5,000 00	5,000	5,150
Greenville Texas waterworks 1950 5s.....	5,140 58	500	500
Greenville Texas waterworks 1950 5s.....		500	500
Greenville Texas waterworks 1950 5s.....		500	505
Greenville Texas waterworks 1950 5s.....		500	505
Greenville Texas waterworks 1950 5s.....		500	505
Greenville Texas waterworks 1950 5s.....		500	510
Greenville Texas waterworks 1950 5s.....		500	510
Greenville Texas waterworks 1950 5s.....		500	510
Greenville Texas waterworks 1950 5s.....		500	510
Greenville Texas waterworks 1950 5s.....		500	510
Greenville County Va road improvement 1943 5s.....	5,028 80	5,000	5,050
Greer S C school 1924 5s.....	5,134 17	5,000	5,050
Greer S C school 1933 5s.....	4,710 25	5,000	5,100
Greer S C school 1933 5s.....	1,412 97	1,500	1,530
Grenada Miss water and sewer extension 1929 5s.....	5,155 64	5,000	5,050
Griffin Ga improvement 1918 5s.....	10,195 50	5,000	5,100
Griffin Ga improvement 1919 5s.....		5,000	5,150
Groesbeck Texas waterworks 1951 5s.....	7,000 00	7,000	7,000
Gulfport Miss improvement 1925 5½s.....	10,390 90	10,000	10,300
Guyton Ga waterworks 1943 6s.....	4,901 81	5,000	5,250
Halsted Minn school 1915 5s.....	2,020 75	500	500
Halsted Minn school 1916 5s.....		500	500
Halsted Minn school 1917 5s.....		500	505
Halsted Minn school 1918 5s.....		500	505
Hamlet N C street improvement 1941 6s.....	5,382 91	5,000	5,450
Hampton Va street sewer and bridge 1949 5s.....	5,436 15	5,000	5,200
Hampton County S C school 1931 6s.....	5,273 06	5,000	5,300
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1915 4½s.	3,181 75	321	321
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1915 4½s.		322	322
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1916 4½s.		321	321
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1916 4½s.		322	322
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1917 4½s.		321	325
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1917 4½s.		322	325
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1918 4½s.		321	325
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1918 4½s.		322	325
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1919 4½s.		321	325
Hancock Co Vernon & Lawrence Twp Ind gravel rd 1919 4½s.		322	325
Hancock County Miss road and bridge 1933 6s.....	5,342 44	5,000	5,600
Harlan County Ky school 1932 6s.....	8,427 00	8,000	8,400
Harlem Mont waterworks 1931 6s.....	5,104 50	5,000	5,100
Harlingen Texas road bridge and street 1951 5s.....	4,903 03	5,000	5,000
Harriman Tenn funding 1925 5s.....	5,205 52	5,000	5,050
Harris County Texas school 1950 5s.....	12,344 98	12,000	12,240
Harrison County Miss court house and jail 1918-19 5s.....	1,514 17	1,500	1,500
Harrison County Miss road 1934 6s.....	6,512 17	3,000	3,270
Harrison County Miss road 1935 6s.....		3,000	3,270
Harrison County Miss road 1932 6s.....	5,399 38	2,000	2,180
Harrison County Miss road 1933 6s.....		3,000	3,270
Hartford Ala water and light 1935 5s.....	3,066 04	3,000	2,820
Hartford Ky imp 1930 5½s.....	5,116 75	5,000	5,100
Haskell Okla school 1927 6s.....	3,132 78	3,000	3,240
Haskell Tex waterworks ext 1953 6s.....	3,702 75	3,500	3,710
Havre Mont sewer and water 1924 6s.....	1,000 00	1,000	1,000
Havre Mont waterworks 1928 6s.....	5,231 07	5,000	5,150
Hawkinsville Ga auditorium and city hall 1936 5s.....	3,160 77	3,000	3,060
Hays Kans waterworks 1929 5s.....	5,121 65	5,000	5,000
Hazelhurst Miss school 1928 6s.....	12,178 40	11,500	12,075
Hazelwood N C water sewer and light 1944 5s.....	4,401 30	5,000	4,400
Hazelwood N C water sewer and light 1944 5s.....	4,400 00	5,000	4,400
Hearne Tex waterworks 1951 5s.....	5,055 77	5,000	5,050
Hearne Tex electric light 1951 5s.....	5,055 77	5,000	5,050
Helena Ark rfdg 1924 5s.....	5,252 44	5,000	5,000
Henderson N C street 1953 5s.....	20,000 00	20,000	20,000
Henderson Tex waterworks 1953 5s.....	4,794 24	5,000	4,850
Henderson Tex waterworks 1953 5s.....	4,794 23	5,000	4,850
Hendersonville N C street imp 1934 6s.....	10,838 55	10,000	10,600
Henrietta Tex waterworks 1952 5s.....	10,000 00	10,000	10,000
Henrietta Tex waterworks 1952 5s.....	8,000 00	8,000	8,000

	Book value	Par value	Market value
Henry Co Ky school 1936 5½s.....	\$5,351 74 {	\$2,000	\$2,140
Henry Co Ky school 1941 5½s.....		3,000	3,210
Hereford Tex school 1949 5s.....	5,103 90	5,000	5,000
Hickory N C imp 1934 5s.....	7,182 44	7,000	7,000
Hickory Twp and Catawaba Co N C road 1932 6s.....	16,006 88	15,000	16,200
Highland Park Va genl imp 1943 5s.....	9,736 26	10,000	10,800
High Point N C municipal 1933 5s.....	2,068 54	2,000	2,040
High Point N C school 1934 5s.....	5,312 83	5,000	5,100
High Point N C railroad aid 1944 6s.....	10,000 00	10,000	10,200
High Springs Fla waterworks 1933 6s.....	4,951 05	5,000	5,050
High Springs Fla electric light 1943 6s.....	7,000 00	7,000	7,140
Highwood Ill funding 1915-16 5s.....	201 78	200	200
Hillsboro Co Fla rfdg 1933 4s.....	14,711 87	15,000	14,250
Holdrege Neb sewer 1927 5s.....	4,000 00	4,000	4,000
Holly Springs Miss sanitary 1919-23 5s.....	500 00	500	500
Honey Grove Tex street imp 1951 5s.....	4,000 00	4,000	4,040
Honey Grove Texas public imp 1926 5s.....	3,000 00	3,000	3,000
Honey Grove Texas street improvement 1949 5s.....	4,000 00	4,000	4,040
Hood River Ore imp 1922 6s.....	3,561 94	3,500	3,605
Hood River Ore imp 1922 6s.....	508 66	500	515
Hope Ark school 1931 6s.....	5,068 73 {	1,000	1,030
Hope Ark school 1932 6s.....		2,000	2,000
Hope Ark school 1933 6s.....		2,000	2,060
Houston Miss waterworks 1926 5s.....	5,500 00	5,500	5,500
Houston Tex school 1924 6s.....	5,566 21	5,000	5,350
Houston Tex water 1946 5s.....	5,484 66	5,000	5,200
Houston Co Tex road 1951 5s.....	4,951 26	5,000	5,000
Hugo Minn school 1917 5s.....	500 00	500	500
Hugo Okla waterworks 1933 6s.....	5,100 29	5,000	5,100
Humboldt Tenn city hall 1941 5½s.....	7,934 07	7,500	7,650
Humboldt Tenn funding 1941 5½s.....	5,214 56	5,000	5,100
Humboldt Co Nev high school 1915-16 6s.....	2,011 84	2,000	2,010
Huntsville Ala imp 1920 6s.....	10,447 30	10,000	10,200
Hyattsville Md sanitary 1934 5s.....	6,569 60	6,000	6,240
Hyde Co N C coupon 1918 6s.....	12,553 90 {	500	510
Hyde Co N C coupon 1919 6s.....		500	510
Hyde Co N C coupon 1920 6s.....		500	515
Hyde Co N C coupon 1921 6s.....		500	515
Hyde Co N C coupon 1922 6s.....		1,000	1,040
Hyde Co N C coupon 1923 6s.....		1,000	1,040
Hyde Co N C coupon 1924 6s.....		1,000	1,050
Hyde Co N C coupon 1925 6s.....		1,000	1,050
Hyde Co N C coupon 1926 6s.....		1,000	1,050
Hyde Co N C coupon 1927 6s.....		1,000	1,060
Hyde Co N C coupon 1928 6s.....		1,000	1,060
Hyde Co N C coupon 1929 6s.....		1,000	1,060
Hyde Co N C coupon 1930 6s.....		1,000	1,070
Hyde Co N C coupon 1931 6s.....		1,000	1,070
Ibafia Parish La school 1916-18 5s.....	5,054 27	5,000	5,000
Iberville Parish La school 1920 5s.....	6,055 70	6,000	6,000
Independence Kans school 1925 4½s.....	5,079 92	5,000	5,000
Independence Mo electric light 1926 4½s.....	2,000 00	2,000	2,000
Itasca Tex city hall and fire station 1950 5s.....	3,474 40	3,500	3,500
Itasca Tex road bridges and street 1951 5s.....	4,963 38	5,000	5,000
Jackson Miss street imp 1933 5½s.....	10,446 65	10,000	10,600
Jackson Mo waterworks and electric light 1925 5s.....	4,056 18	4,000	4,000
Jackson Tenn railroad rfdg 1929 5s.....	5,313 43	5,000	5,050
Jackson Tenn railroad rfdg 1929 5s.....	10,083 10	10,000	10,100
Jackson Co Colo court house and jail 1933 6s.....	7,173 87	7,000	7,350
Jackson Co Fla court house 1936 4s.....	4,881 22	5,000	4,750
Jackson Co Fla court house 1936 4s.....	4,690 30	5,000	4,750
Jackson Co Minn ditch 1918 5s.....	5,113 33	5,000	5,050
Jackson Co Tex road and bridge 1951 5½s.....	5,135 07	5,000	5,150
Jacksonville Ill funding 1915 4s.....	2,980 70	3,000	3,000
James Co Tenn high school 1929 5s.....	10,499 55	10,000	10,100
Jeff Davis Co Miss court house and jail 1926 5s.....	500 00	500	500
Jefferson Ga waterworks 1940 6s.....	10,300 00 {	1,000	1,030
Jefferson Ga waterworks 1941 6s.....		3,000	3,090
Jefferson Ga waterworks 1942 6s.....		3,000	3,090
Jefferson Ga waterworks 1943 6s.....		3,000	3,090
Jefferson Ga sewer 1939 6s.....	6,195 00 {	1,000	1,030
Jefferson Ga sewer 1940 6s.....		1,000	1,030
Jefferson Ga sewer 1941 6s.....		1,000	1,030
Jefferson Ga sewer 1942 6s.....		1,000	1,030
Jefferson Ga sewer 1943 6s.....	4,130 00 {	2,000	2,060
Jefferson Ga water 1939 6s.....		2,000	2,060
Jefferson Ga water 1940 6s.....		2,000	2,060

	Book value	Par value	Market value
Jefferson Co Ala sanitary 1931 4½s.....	\$15,424 43	\$15,000	\$14,550
Jefferson Co Tenn road imp 1931 5s.....	15,000 00	15,000	15,150
Jefferson Co Tex school 1951 5s.....	5,000 00	5,000	5,100
Jellico Tenn waterworks and sewer 1941 5½s.....	10,683 43	10,000	10,600
Jellico Tenn waterworks and sewer 1941 5½s.....	10,682 90	10,000	10,600
Jennings La school 1947 5s.....	4,813 32	5,000	5,000
Jerome Idaho funding 1932 6s.....	4,689 74	4,500	4,590
Jonesboro N C waterworks 1941 6s.....	6,200 73	6,000	6,420
Jones Co Tex court house 1949 5s.....	15,158 97	15,000	15,000
Josephine Co Ore school 1920 5s.....	3,030 47	3,000	3,000
Julesburg Colo water 1922 5½s.....	2,000 00	2,000	2,000
Kalispell Mont rfdg 1915 4½s.....	500 82	500	500
Kamloops B C electric light ext 1938 6s.....	5,127 23	5,000	5,150
Kaufman Tex waterworks imp 1952 5s.....	7,000 00	7,000	7,070
Kennewick Wash sewer 1931 5½s.....	5,117 83	5,000	5,100
Kennewick Wash sewer 1931 5½s.....	5,115 16	5,000	5,100
Kennewick Wash sewer 1931 5½s.....	9,950 60	10,000	10,200
Kenton Tenn electric light 1933 6s.....	5,000 00	5,000	5,150
Kentwood La school 1918-21 5s.....	10,000 00	10,000	10,000
Kentwood La waterworks and sewer 1929-33 5s.....	4,881 88	5,000	5,000
Keota Iowa school 1918 5s.....	5,000 00	5,000	5,000
Kewanee Ill school 1920 5s.....	5,246 96	5,000	5,100
Key West Fla funding 1929 6s.....	2,101 36	2,000	2,060
Key West Fla rfdg 1955 5s.....	8,213 30	8,000	8,000
Kildonan Man deb 1929 5s.....	5,157 47	5,000	4,500
Killen Tex waterworks 1954 5s.....	7,360 40	8,000	7,360
Kingfisher Okla sewer 1934 5s.....	6,280 77	6,000	6,120
Kings Mountain N C water sewer light and imp 1938 6s.....	7,841 17	7,000	7,560
Kingsville Tex road bridge and street 1953 6s.....	10,588 63	10,000	10,700
Klamath Falls Ore city hall 1934 6s.....	10,792 23	10,000	11,000
Koochiching Co Minn public drainage 1933 5s.....	9,706 35	10,000	10,000
Koochiching Co Minn public drainage 1932-33 5s.....	9,714 17	10,000	10,000
Lafayette La school C H waterwks and el lt ext 1918 5s.....	4,015 33	4,000	4,000
La Fourche Parish La school 1919-22 5s.....	10,000 00	10,000	10,000
La Grande Ore pipe line 1929 5s.....	9,088 81	9,000	9,090
Lake Butler Fla school 1938 6s.....	3,095 23	3,000	3,000
Lake Charles La sewer 1947 5s.....	5,000 00	5,000	5,100
Lake Charles La city hall 1924 5s.....	3,000 00	3,000	3,030
Lake Charles La sewer 1941 5s.....	4,928 70	1,000	1,020
Lake Charles La sewer 1942 5s.....		1,000	1,020
Lake Charles La sewer 1943 5s.....		1,000	1,020
Lake Charles La sewer 1944 5s.....		1,000	1,020
Lake Charles La sewer 1945 5s.....		1,000	1,020
Lake City S C school 1927 6s.....	2,140 53	2,000	2,120
Lake Co Colo county 1921 4s.....	910 90	1,000	920
Lake Co Ind Calumet Twp gravel road 1928 5s.....	5,000 00	1,500	1,530
Lake Co Ind Calumet Twp gravel road 1928 5s.....		1,500	1,530
Lake Co Ind Calumet Twp gravel road 1929 5s.....		2,000	2,060
Lake Co Ind Calumet Twp gravel road 1927 5s.....	2,000 00	2,000	2,040
Lake Co Ind Calumet Twp gravel road 1925 5s.....	6,500 00	1,000	1,020
Lake Co Ind Calumet Twp gravel road 1925 5s.....		1,500	1,530
Lake Co Ind Calumet Twp gravel road 1926 5s.....		1,500	1,530
Lake Co Ind Calumet Twp gravel road 1926 5s.....		1,500	1,530
Lake Co Ind Calumet Twp gravel road 1927 5s.....		500	510
Lake Co Ind Calumet Twp gravel road 1927 5s.....		500	510
Lake Co Tenn rfdg 1935 5s.....	5,068 87	5,000	5,100
Lakeland Fla street sidewalk pub bldg and sr 1944 5s.....	4,789 30	5,000	5,000
Lamar Colo sewer 1927 6s.....	5,147 97	5,000	5,000
Lamar Colo waterworks 1924 6s.....	10,516 62	10,000	10,600
Lancaster S C waterworks 1948 5s.....	4,967 54	5,000	5,000
Lander Wyo water 1936 6s.....	5,050 25	5,000	5,050
Las Animas Colo water 1923 6s.....	10,306 51	10,000	10,200
Las Cruces N M imp 1933 6s.....	5,200 64	5,000	5,350
Las Vegas Nev school 1915 6s.....	4,550 11	1,500	1,500
Las Vegas Nev school 1916 6s.....		1,500	1,500
Las Vegas Nev school 1917 6s.....		1,500	1,515
Las Vegas Nev school 1918 6s.....		500	505
Las Vegas Nev school 1919 6s.....		1,500	1,515
Las Vegas Nev school 1920 6s.....	8,802 23	1,500	1,515
Las Vegas Nev school 1921 6s.....		1,500	1,515
Las Vegas Nev school 1922 6s.....		1,500	1,530
Las Vegas Nev school 1923 6s.....		1,500	1,530
Las Vegas Nev school 1924 6s.....		500	510
Las Vegas Nev sewer 1929 6s.....	10,000 00	2,000	2,040
Las Vegas Nev sewer 1930 6s.....		4,000	4,120
Las Vegas Nev sewer 1931 6s.....		4,000	4,120
Laurens Iowa waterworks 1926 5s.....	2,500 00	2,500	2,500
Laurinburg N C funding 1931 5½s.....	10,478 02	10,000	10,300

	Book value	Par value	Market value
Lawrence Ill road 1916-17 5s.....	\$8,000 00	\$8,000	\$8,000
Lawrenceburg Tenn pwr lt and water 1934 6s.....	5,072 78	5,000	5,050
Lawrenceville Va waterworks sewer and light 1932 5s.....	15,000 00	15,000	15,150
Leavenworth Wash waterworks 1932 6s.....	21,423 52	20,000	21,400
Lebanon Kans funding 1928 5½s.....	5,134 88	5,000	5,250
Lebanon Ore sewer 1931 6s.....	10,638 35	10,000	10,300
Lee Co S C court house 1937 5s.....	5,118 48	5,000	5,000
Lee Co Va road imp 1930 5½s.....	2,104 66	2,000	2,140
Leeds Ala school 1931 5s.....	5,000 00	5,000	5,000
Leesburg Va water 1926 4½s.....	3,052 10	3,000	2,940
Leflore Co Miss bridge and road 1932 5s.....	5,311 25	5,000	5,150
Lenoir N C waterworks and sewer 1938 6s.....	5,233 44	5,000	5,350
Lenoir City Tenn waterworks 1943 6s.....	3,208 25	3,000	3,060
Lethbridge Alberta deb 1943 5s.....	4,315 62	4,867	4,380
Lewisburg Tenn waterworks 1938 6s.....	15,415 94	15,000	15,450
Lexington N C imp 1945 5s.....	5,202 24	5,000	5,050
Lexington Tenn waterworks and el lt 1942 6s.....	5,167 94	5,000	5,450
Lexington Co S C school 1930 6s.....	5,230 03	1,000	1,040
Lexington Co S C school 1930 6s.....		1,000	1,040
Lexington Co S C school 1930 6s.....		1,000	1,040
Lexington Co S C school 1930 6s.....		1,000	1,050
Lexington Co S C school 1930 6s.....		1,000	1,050
Lillington N C school 1943 6s.....	4,823 30	4,500	4,905
Lincoln Neb rfdg 1919 4s.....	4,000 00	4,000	3,920
Lincoln Co Idaho school 1931 6s.....	3,157 65	3,000	3,120
Lincoln Co Miss county jail 1923 4½s.....	500 00	500	485
Lincoln Co Miss road 1937 5½s.....	10,500 67	10,000	10,500
Lincoln Co Wash court house and jail 1926 4½s.....	5,041 10	5,000	4,950
Lincolnton N C water sewer and el lt 1937 5s.....	4,926 94	5,000	5,000
Little Rock S C school 1932 6s.....	6,338 08	6,000	6,540
Littleton N C electric light 1932 6s.....	5,277 00	5,000	5,300
Littleton N C electric light 1932 6s.....	5,277 00	5,000	5,300
Live Oak Fla pub imp 1936 5s.....	15,000 00	15,000	15,000
Longmont Colo waterworks 1925 4½s.....	4,880 43	5,000	4,850
Longview Tex street imp 1949 5s.....	5,140 83	5,000	5,000
Longsdale Tenn pub imp 1940 5½s.....	10,531 60	10,000	10,400
Longsdale Tenn pub imp 1940 5½s.....	5,120 13	5,000	5,200
Lott City Tex waterworks 1951 5s.....	12,942 68	13,000	13,000
Loudon Co Tenn road 1942 5s.....	10,148 97	10,000	10,200
Loudon Co Tenn road 1942 5s.....	15,224 12	15,000	15,300
Louisburg N C water sewer and light 1934 5s.....	3,970 15	4,000	3,560
Loveland Colo rfdg 1931 5s.....	5,000 00	5,000	5,000
Lowndes Co Miss road 1934 6s.....	10,400 00	10,000	10,400
Lubbock Tex waterworks 1951 5s.....	8,912 87	9,000	9,000
Lumberton Miss water 1915 6s.....	1,144 70	100	100
Lumberton Miss water 1916 6s.....		100	101
Lumberton Miss water 1917 6s.....		100	101
Lumberton Miss water 1918 6s.....		100	102
Lumberton Miss water 1919 6s.....		100	102
Lumberton Miss water 1920 6s.....		100	103
Lumberton Miss water 1921 6s.....		100	103
Lumberton Miss water 1922 6s.....		100	104
Lumberton Miss water 1923 6s.....		100	104
Lumberton Miss water 1924 6s.....		100	105
Lumberton Miss water 1925 6s.....		100	105
Lumberton N C school 1937 5½s.....	3,193 33	3,000	3,090
Lunenburg Co Va road imp 1933 6s.....	15,502 38	14,500	15,805
Luverne Ala light 1925 5s.....	1,500 87	1,500	1,470
Lynchburg S C school 1923 5½s.....	9,952 41	1,000	1,000
Lynchburg S C school 1924 5½s.....		1,000	1,000
Lynchburg S C school 1925 5½s.....		1,000	1,000
Lynchburg S C school 1926 5½s.....		1,000	1,000
Lynchburg S C school 1927 5½s.....		1,000	1,000
Lynchburg S C school 1928 5½s.....		1,000	1,000
Lynchburg S C school 1929 5½s.....		1,000	1,000
Lynchburg S C school 1930 5½s.....		1,000	1,000
Lynchburg S C school 1931 5½s.....		1,000	1,000
Lynchburg S C school 1932 5½s.....		1,000	1,000
Lynn Haven Fla internal imp 1944 6s.....	9,089 50	9,000	9,090
Lynn Haven Fla internal imp 1944 6s.....	1,009 52	1,000	1,010
McDowell Co Marion Twp N C road imp 1939 6s.....	10,673 85	2,500	2,675
McDowell Co Marion Twp N C road imp 1940 6s.....		2,500	2,675
McDowell Co Marion Twp N C road imp 1941 6s.....		2,500	2,675
McDowell Co Marion Twp N C road imp 1942 6s.....		2,500	2,675
McDowell Co Old Fort Twp N C road imp 1933 6s.....	5,333 28	1,000	1,070
McDowell Co Old Fort Twp N C road imp 1939 6s.....		1,000	1,070
McDowell Co Old Fort Twp N C road imp 1940 6s.....		1,000	1,070
McDowell Co Old Fort Twp N C road imp 1941 6s.....		1,000	1,070
McDowell Co Old Fort Twp N C road imp 1942 6s.....		1,000	1,070

	Book value	Par value	Market value
McDowell Co Marion Twp N C road imp 1931 6s.....	\$10,566 65	\$2,500	\$2,625
McDowell Co Marion Twp N C road imp 1932 6s.....		2,500	2,650
McDowell Co Marion Twp N C road imp 1933 6s.....		2,500	2,650
McDowell Co Marion Twp N C road imp 1934 6s.....		2,500	2,650
McLean Co Ky school 1917 6s.....	5,230 77	500	505
McLean Co Ky school 1918 6s.....		500	510
McLean Co Ky school 1919 6s.....		500	510
McLean Co Ky school 1920 6s.....		500	510
McLean Co Ky school 1921 6s.....		500	515
McLean Co Ky school 1922 6s.....		500	515
McLean Co Ky school 1923 6s.....		500	515
McLean Co Ky school 1924 6s.....		500	520
McLean Co Ky school 1925 6s.....		500	520
McLean Co Ky school 1926 6s.....		500	520
McLennan Co Tex road 1951 5s.....	4,951 54	5,000	5,000
MacLeod Alberta deb 1933 6s.....	10,139 92	10,000	10,000
Macon Miss electric light 1929 5s.....	3,957 37	4,000	4,000
Macon Co Ala court house 1956 4½s.....	5,345 17	5,000	4,750
Madill Okla waterworks 1927 6s.....	5,112 92	5,000	5,400
Madison Fla school 1939 6s.....	4,923 55	5,000	5,000
Madison Neb sewer 1932 5s.....	4,479 56	4,500	4,500
Madison Wis sewer 1918 4s.....	500 00	500	495
Madison Co Lafayette Twp Ind gr rd 1915 4½s.....	2,989 66	302	302
Madison Co Lafayette Twp Ind gr rd 1915 4½s.....		302	302
Madison Co Lafayette Twp Ind gr rd 1916 4½s.....		302	302
Madison Co Lafayette Twp Ind gr rd 1916 4½s.....		302	302
Madison Co Lafayette Twp Ind gr rd 1917 4½s.....		302	302
Madison Co Lafayette Twp Ind gr rd 1917 4½s.....		302	302
Madison Co Lafayette Twp Ind gr rd 1918 4½s.....		302	302
Madison Co Lafayette Twp Ind gr rd 1918 4½s.....		302	302
Madison Co Lafayette Twp Ind gr rd 1919 4½s.....		302	305
Madison Co Lafayette Twp Ind gr rd 1919 4½s.....		302	305
Madison Co Monroe Twp Ind gravel road 1915 4½s.....	1,461 15	148	148
Madison Co Monroe Twp Ind gravel road 1915 4½s.....		148	148
Madison Co Monroe Twp Ind gravel road 1916 4½s.....		148	148
Madison Co Monroe Twp Ind gravel road 1916 4½s.....		148	148
Madison Co Monroe Twp Ind gravel road 1917 4½s.....		148	148
Madison Co Monroe Twp Ind gravel road 1917 4½s.....		148	148
Madison Co Monroe Twp Ind gravel road 1918 4½s.....		148	148
Madison Co Monroe Twp Ind gravel road 1918 4½s.....		148	148
Madison Co Monroe Twp Ind gravel road 1919 4½s.....		148	148
Madison Co Monroe Twp Ind gravel road 1919 4½s.....		148	148
Madison Co Pipe Creek Twp Ind gravel road 1915 4½s.....	1,200 00	152	152
Madison Co Pipe Creek Twp Ind gravel road 1915 4½s.....		152	152
Madison Co Pipe Creek Twp Ind gravel road 1916 4½s.....		152	152
Madison Co Pipe Creek Twp Ind gravel road 1916 4½s.....		152	152
Madison Co Pipe Creek Twp Ind gravel road 1917 4½s.....		152	152
Madison Co Pipe Creek Twp Ind gravel road 1917 4½s.....		152	152
Madison Co Pipe Creek Twp Ind gravel road 1918 4½s.....		152	152
Madison Co Pipe Creek Twp Ind gravel road 1918 4½s.....		152	152
Madison County Tenn road 1943 4s.....	483 80	500	450
Magnolia Miss waterworks 1924 6s.....	3,212 94	3,100	3,224
Maissonneuve Quebec improvement 1941 4½s.....	5,491 65	5,000	4,650
Mammoth Springs Ark school 1921 6s.....	3,696 72	500	515
Mammoth Springs Ark school 1922 6s.....		500	515
Mammoth Springs Ark school 1923 6s.....		500	515
Mammoth Springs Ark school 1924 6s.....		500	520
Mammoth Springs Ark school 1925 6s.....		500	520
Mammoth Springs Ark school 1926 6s.....		500	520
Mammoth Springs Ark school 1927 6s.....		500	520
Manassas Va water sewer and light 1926 6s.....	10,482 75	2,000	2,100
Manassas Va water sewer and light 1927 6s.....		2,000	2,120
Manassas Va water sewer and light 1928 6s.....		2,000	2,120
Manassas Va water sewer and light 1929 6s.....		2,000	2,120
Manassas Va water sewer and light 1930 6s.....	5,319 38	2,000	2,140
Manassas Va water sewer and light 1936 6s.....		2,000	2,160
Manassas Va water sewer and light 1937 6s.....		3,000	3,240
Manchester N J water 1926 5s.....	5,276 93	5,000	5,200
Mansfield La water 1918 5s.....		500	460
Mansfield La water 1919 5s.....		500	460
Mansfield La water 1920 5s.....		500	460
Mansfield La water 1921 5s.....		500	460
Mansfield La water 1922 5s.....		500	460
Mansfield La water 1923 5s.....		500	460
Mansfield La water 1924 5s.....		500	460
Mansfield La water 1925 5s.....		500	460

	Book value	Par value	Market value
Mansfield La water 1926 5s.....	12,880 85	\$500	\$460
Mansfield La water 1927 5s.....		1,000	920
Mansfield La water 1928 5s.....		1,000	920
Mansfield La water 1929 5s.....		1,000	920
Mansfield La water 1930 5s.....		1,000	920
Mansfield La water 1931 5s.....		1,000	920
Mansfield La water 1932 5s.....		1,000	920
Mansfield La water 1933 5s.....		1,000	920
Mansfield La water 1934 5s.....		1,000	920
Mansfield La water 1935 5s.....	500	1,000	920
Mansfield La water 1936 5s.....		500	460
Marble Minn refunding 1920 5s.....	10,000 00	10,000	10,200
Marble Falls Texas school 1929 5s.....	5,039 30	5,000	5,050
Maricopa County Arizona school 1934 6s.....	10,400 00	10,000	10,400
Marietta Okla waterworks extension 1937 6s.....	10,024 50	10,000	10,300
Marion County S C school 1931 5s.....	4,902 52	5,000	5,150
Marion County Tenn public road 1934 4s.....	4,856 57	5,000	4,700
Marlow Okla waterworks 1926 5s.....	5,000 00	5,000	5,000
Marshall Texas city hall 1947 5s.....	5,023 47	5,000	5,000
Marshall County Minn public ditch 1922 5s.....	5,041 15	5,000	5,000
Marshall County Miss improvement 1915 5s.....	8,378 50	500	500
Marshall County Miss improvement 1916 5s.....		500	500
Marshall County Miss improvement 1917 5s.....		500	500
Marshall County Miss improvement 1918 5s.....		500	500
Marshall County Miss improvement 1919 5s.....		500	500
Marshall County Miss improvement 1920 5s.....		500	500
Marshall County Miss improvement 1921 5s.....		500	500
Marshall County Miss improvement 1922 5s.....		500	500
Marshall County Miss improvement 1923 5s.....		500	500
Marshall County Miss improvement 1924 5s.....		500	500
Marshall County Miss improvement 1925 5s.....		500	500
Marshall County Miss improvement 1926 5s.....		500	500
Marshall County Miss improvement 1927 5s.....		500	500
Marshall County Miss improvement 1928 5s.....		500	500
Marshall County Miss improvement 1929 5s.....		500	500
Marshall County Miss improvement 1930 5s.....		500	500
Marshalltown Iowa refunding 1920 4s.....	2,000 00	2,000	1,960
Martin Tenn sewer 1938 5s.....	9,486 65	10,000	9,800
Martinsville Va electric plant 1945 6s.....	4,140 00	4,000	4,160
Masonville Township Delta County Mich school 1918 5s.....	5,081 42	5,000	5,050
Maxton N C funding 1944 6s.....	10,350 00	10,000	10,400
Mecklenburg County N C refunding 1920 6s.....	2,058 99	2,000	2,100
Mecklenburg County Va road improvement 1918 5s.....	3,035 42	1,000	1,000
Mecklenburg County Va road improvement 1919 5s.....		1,000	1,010
Mecklenburg County Va road improvement 1920 5s.....		1,000	1,010
Medford Ore water 1923 5s.....	5,000 00	5,000	5,000
Medford Ore general 1921 5s.....	3,000 00	3,000	3,000
Medicine Hat Alberta school 1941 5s.....	2,641 60	3,000	2,850
Medicine Hat Alberta school 1936 5s.....	13,991 96	3,000	2,850
Medicine Hat Alberta school 1937 5s.....		3,000	2,850
Medicine Hat Alberta school 1938 5s.....		3,000	2,850
Medicine Hat Alberta school 1939 5s.....		3,000	2,850
Medicine Hat Alberta school 1940 5s.....		3,000	2,850
Medina County Texas road 1952 5s.....	10,828 80	3,000	2,700
Medina County Texas road 1952 5s.....		1,000	900
Medina County Texas road 1952 5s.....		5,000	4,500
Medina County Texas road 1952 5s.....		3,000	2,700
Medina County Texas road 1952 5s.....	6,316 80	5,000	4,500
Medina County Texas road 1952 5s.....		2,000	1,800
Meigs Ga waterworks 1938 5s.....	9,945 99	2,000	2,040
Meigs Ga waterworks 1939 5s.....		2,000	2,040
Meigs Ga waterworks 1940 5s.....		2,000	2,040
Meigs Ga waterworks 1941 5s.....		2,000	2,040
Meigs Ga waterworks 1942 5s.....		2,000	2,040
Melfort Sask deb 1942 6s.....	14,040 74	15,000	13,200
Memphis Tenn water 1933 4s.....	3,000 00	3,000	2,910
Memphis Tenn improvement 1944 4½s.....	10,333 19	10,000	10,000
Meridian Miss refunding 1920 4½s.....	10,000 00	1,000	990
Meridian Miss refunding 1921 4½s.....		1,000	990
Meridian Miss refunding 1922 4½s.....		1,000	990
Meridian Miss refunding 1923 4½s.....		1,000	990
Meridian Miss refunding 1924 4½s.....		1,000	990
Meridian Miss refunding 1925 4½s.....		1,000	980
Meridian Miss refunding 1926 4½s.....		1,000	980
Meridian Miss refunding 1927 4½s.....		1,000	980
Meridian Miss refunding 1928 4½s.....		1,000	980
Meridian Miss refunding 1929 4½s.....		1,000	980

	Book value	Par value	Market value
Merkel Texas waterworks 1949 5s.....	\$2,000 00	\$2,000	\$2,000
Merkel Texas waterworks 1949 5s.....	5,165 46	5,000	5,000
Mexia Texas street improvement 1953 5½s.....	5,115 63	5,000	5,150
Mexia Texas street improvement 1953 5½s.....	4,950 00	5,000	5,050
Miami Fla improvement 1936 5s.....	4,223 70	4,000	4,000
Miami Okla City Building 1933 6s.....	5,431 57	5,000	5,300
Miami Okla park 1928 5s.....	8,565 97	4,000	3,920
Miami Okla park 1933 5s.....		5,000	4,850
Miami County Clay Twp Ind gravel road 1915 4½s.....	1,714 84	217	217
Miami County Clay Twp Ind gravel road 1915 4½s.....		217	217
Miami County Clay Twp Ind gravel road 1916 4½s.....		217	217
Miami County Clay Twp Ind gravel road 1916 4½s.....		217	217
Miami County Clay Twp Ind gravel road 1917 4½s.....		217	215
Miami County Clay Twp Ind gravel road 1917 4½s.....		217	215
Miami County Clay Twp Ind gravel road 1918 4½s.....		217	215
Miami County Clay Twp Ind gravel road 1918 4½s.....		217	215
Midville Ga waterworks 1943 6s.....	5,455 30	5,000	5,350
Milan County Texas road 1953 5s.....	10,800 00	12,000	10,800
Miles City Mont water 1917 5s.....	2,000 00	2,000	2,000
Miles City Mont electric light improvement 1930 5½s.....	10,243 08	10,000	10,200
Minden La water 1934 5s.....	6,052 29	6,000	6,120
Mission Texas school 1950 5s.....	4,963 78	5,000	5,000
Missoula Mont refunding 1924 4½s.....	5,000 00	5,000	4,950
Mobile Ala paving 1919 5s.....	10,183 30	10,000	10,000
Monroe Ga school 1944 5s.....	9,270 08	10,000	9,300
Monroe Ga school 1944 5s.....	8,320 23	9,000	8,370
Monroe N C funding 1926 6s.....	5,336 15	1,000	1,060
Monroe N C funding 1927 6s.....		2,000	2,140
Monroe N C funding 1928 6s.....		2,000	2,140
Monroe N C refunding 1933 6s.....	5,216 80	5,000	5,450
Montello Wis bridge 1915 5s.....	2,039 55	333	333
Montello Wis bridge 1916 5s.....		333	337
Montello Wis bridge 1917 5s.....		333	337
Montello Wis bridge 1918 5s.....		333	337
Montello Wis bridge 1919 5s.....		333	340
Montello Wis bridge 1920 5s.....		333	340
Montgomery County Brown Twp Ind gravel road 1916 4½s....	3,548 60	450	450
Montgomery County Brown Twp Ind gravel road 1916 4½s....		450	450
Montgomery County Brown Twp Ind gravel road 1917 4½s....		450	450
Montgomery County Brown Twp Ind gravel road 1917 4½s....		450	450
Montgomery County Brown Twp Ind gravel road 1918 4½s....		450	450
Montgomery County Brown Twp Ind gravel road 1918 4½s....		450	454
Montgomery County Brown Twp Ind gravel road 1919 4½s....		450	454
Monticello Ga water and light 1923 5s.....	5,046 65	1,000	1,010
Monticello Ga water and light 1926 5s.....		1,000	1,010
Monticello Ga water and light 1929 5s.....		1,000	1,020
Monticello Ga water and light 1930 5s.....		1,000	1,020
Monticello Ga water and light 1932 5s.....		1,000	1,020
Monticello Ky school 1925 5s.....	1,973 67	2,000	2,000
Monticello Ky school 1925 5s.....	2,074 14	2,000	2,000
Montpelier Idaho water 1926 5s.....	3,016 75	3,000	3,000
Moore Mont waterworks 1931 6s.....	5,104 46	5,000	5,050
Mooreville N C school 1936 5s.....	3,176 30	3,000	3,000
Mooreville N C waterworks 1939 5s.....	5,136 50	5,000	5,000
Moose Jaw Sask school 1915 5s.....	9,869 85	3,000	3,000
Moose Jaw Sask school 1916 5s.....		4,000	3,960
Moose Jaw Sask school 1917 5s.....		1,000	990
Moose Jaw Sask school 1919 5s.....		2,000	1,960
Morehead City N C waterworks 1941 5½s.....	10,172 66	10,000	10,400
Morehouse Parish La court house 1918 5s.....	3,346 55	1,000	1,000
Morehouse Parish La court house 1921 5s.....		2,500	2,500
Morehouse Parish La court house 1920 5s.....	3,829 38	4,000	4,000
Morehouse Parish La court house 1919 5s.....	3,833 81	500	500
Morehouse Parish La court house 1920 5s.....		3,500	3,500
Morehouse Parish La court house 1919 5s.....	2,894 19	3,000	3,000
Morgan County Ala road 1931 5s.....	10,422 78	10,000	10,200
Morgan County Ala road 1938 5s.....	5,212 00	5,000	5,150
Morgan County Monroe Twp Ind gravel road 1926 4½s.....	2,436 90	850	833
Morgan County Monroe Twp Ind gravel road 1926 4½s.....		850	833
Morgan County Monroe Twp Ind gravel road 1927 4½s.....		850	833
Morganton Twp Burke County N C road 1933 6s.....	10,583 73	10,000	10,400
Morganton Twp Burke County N C road 1933 6s.....	5,291 85	5,000	5,200
Morristown Tenn funding 1935 5s.....	10,736 88	10,000	10,000
Morrow County Ore school 1932 5½s.....	10,318 72	10,000	10,300
Morven N C school 1939 6s.....	8,418 70	8,000	8,560

		Book value	Par value	Market value
Moss Point Miss street improvement 1915 6s.....	\$6,300 00		\$350	\$353
Moss Point Miss street improvement 1916 6s.....			350	354
Moss Point Miss street improvement 1917 6s.....			350	353
Moss Point Miss street improvement 1918 6s.....			350	354
Moss Point Miss street improvement 1919 6s.....			350	353
Moss Point Miss street improvement 1920 6s.....			350	354
Moss Point Miss street improvement 1921 6s.....			350	350
Moss Point Miss street improvement 1922 6s.....			350	357
Moss Point Miss street improvement 1923 6s.....			350	357
Moss Point Miss street improvement 1924 6s.....			350	357
Moss Point Miss street improvement 1925 6s.....			350	357
Moss Point Miss street improvement 1926 6s.....			350	357
Moss Point Miss street improvement 1927 6s.....			350	357
Moss Point Miss street improvement 1928 6s.....			350	357
Moss Point Miss street improvement 1929 6s.....			350	357
Moss Point Miss street improvement 1930 6s.....			350	360
Moss Point Miss street improvement 1931 6s.....			350	360
Moss Point Miss street improvement 1932 6s.....			350	360
Mountain Home Idaho municipal 1931 6s.....		5,140 95	5,000	5,050
Mountain View Tenn public improvement 1940 5½s.....		10,643 95	10,000	10,500
Mount Olive Miss waterworks 1924 6s.....		2,500 00	2,500	2,500
Mount Pleasant Tenn waterworks 1941 6s.....		10,163 10	10,000	10,100
Mount Vernon Texas waterworks 1952 5s.....		15,000 00	15,000	15,450
Mulberry Fla school 1940 6s.....		4,952 21	5,000	5,150
Multnomah County Ore school 1926 5s.....		10,150 49	10,000	10,000
Murfreesboro Tenn Normal School 1935 5s.....		5,085 56	5,000	5,150
Murphy N C waterworks and sewer 1939 5½s.....		5,350 80	5,000	5,250
Murphy Twp Cherokee County N C road 1944 5½s.....		9,477 44	10,000	9,500
Murphy Twp Cherokee County N C road 1944 5½s.....		3,790 80	4,000	3,800
Myrtle Point Ore water 1939 6s.....		5,256 61	5,000	5,100
Natchitoches Parish La school 1919 5s.....		4,965 54	5,000	5,000
Natrona County Wyo court house 1927 4½s.....		3,007 14	3,000	2,940
Navajo County Arizona school 1931 6s.....		10,834 81	10,000	11,000
Navajo County Arizona school 1931 6s.....		2,670 68	2,500	2,750
Navajo County Arizona school 1931 6s.....		5,344 39	5,000	5,500
Navarro County Texas school 1949 5s.....		5,000 00	5,000	5,050
Newberg Ore sewer 1931 5s.....		4,954 90	5,000	4,950
Newberg Ore sewer 1931 5s.....		4,954 80	5,000	4,950
Newberry County S C school 1925 6s.....		3,195 48	3,000	3,150
New Orleans La court house 1955 5s.....		11,134 04	10,000	10,600
New Orleans La school teachers salary 1927 4s.....		9,788 09	10,000	9,400
Newport Tenn waterworks and sewer 1939 5s.....		4,979 31	5,000	5,000
Newport Tenn waterworks and sewer 1932 5s.....		4,977 47	5,000	5,000
Newton County Washington Twp Ind gravel road 1919 4½s..	4,891 00		1,500	1,500
Newton County Washington Twp Ind gravel road 1919 4½s..			1,500	1,500
Newton County Washington Twp Ind gravel road 1920 4½s..			1,500	1,485
Newton County Washington Twp Ind gravel road 1920 4½s..			500	495
New York N Y reg 1936 4s.....		20,225 98	20,000	19,860
Norfolk County Va school 1921 4½s.....		5,085 50	5,000	4,950
Norman Okla park 1932 6s.....		5,279 86	5,000	5,350
North Bend Neb refunding 1921 4½s.....		2,000 00	2,000	1,980
North Wilkesboro N C sewer street and water 1939 5s.....		10,000 00	10,000	10,000
North Wilkesboro N C school 1942 6s.....		10,871 60	10,000	10,900
North Yakima Wash sewer 1926 4s.....		4,898 10	5,000	4,600
Norton Va street improvement 1940 5s.....		4,940 05	5,000	5,000
Noxubee County Miss road 1937 5½s.....		9,387 10	10,000	10,100
Oakesdale Wash waterworks 1925 6s.....		11,588 74	11,000	11,110
Oakley Idaho school 1932 5½s.....		10,260 10	10,000	10,100
Oakley Idaho street grading 1933 6s.....		8,127 25	8,000	8,240
Obion Tenn electric light and waterworks 1931 6s.....		5,200 48	5,000	5,350
Ocilla Ga waterworks extension 1933-37 5s.....		5,097 20	5,000	5,000
Ocilla Ga water works and electric light ext 1916-28 5s.....		7,000 00	7,000	7,000
Ogden Utah refunding 1926 4½s.....		2,005 60	2,000	2,000
Opelousas La school 1921-22 5s.....		10,000 00	10,000	10,000
Opp Ala water and light 1936 5s.....		3,985 05	4,000	4,000
Orangeburg County S C school 1929 6s.....		5,275 98	5,000	5,100
Orlando Fla refunding 1933 5s.....		10,541 53	10,000	10,200
Otero County N M school 1922 6s.....		4,000 00	4,000	4,000
Owensboro Ky water 1931 4s.....		5,000 00	5,000	4,850
Oxford N C sanitary 1937 5s.....		5,125 50	5,000	5,100
Paducah Texas street improvement 1951 5s.....		5,000 00	5,000	5,000
Paducah Texas waterworks 1951 5s.....		4,951 21	5,000	5,000
Paducah Texas waterworks 1951 5s.....		4,901 91	5,000	5,000
Palmetto Fla street 1941 6s.....		5,346 83	5,000	5,250
Palmetto Fla water 1941 6s.....		5,346 83	5,000	5,250
Palmetto Fla street improvement 1944 6s.....		9,800 22	10,000	9,800

	Book value	Par value	Market value
Panama City Fla improvement 1943 6s.....	\$10,525 50	\$10,000	\$10,300
Panama City Fla municipal 1943 6s.....	6,000 00	6,000	6,180
Panama City Fla municipal 1943 6s.....	3,000 00	3,000	3,090
Paris Tenn corporate extension 1939 5s.....	5,232 15	5,000	5,100
Paris Tenn corporate extension 1939 5s.....	5,169 35	5,000	5,100
Paris Texas street improvement 1955 4½s.....	967 06	1,000	960
Park City Tenn improvement 1938 5s.....	10,619 83	10,000	10,000
Park City Tenn improvement 1938 5s.....	5,176 57	5,000	5,000
Park City Utah water 1930 6s.....	13,154 90	12,500	13,375
Park Falls Wis bridge 1916 5s.....	4,581 01	4,500	4,545
Parke County Washington Twp Ind gravel road 1915 4½s....	2,330 32	235	235
Parke County Washington Twp Ind gravel road 1915 4½s....		235	235
Parke County Washington Twp Ind gravel road 1916 4½s....		235	235
Parke County Washington Twp Ind gravel road 1916 4½s....		235	235
Parke County Washington Twp Ind gravel road 1917 4½s....		235	235
Parke County Washington Twp Ind gravel road 1917 4½s....		235	235
Parke County Washington Twp Ind gravel road 1918 4½s....		235	235
Parke County Washington Twp Ind gravel road 1918 4½s....		235	235
Parke County Washington Twp Ind gravel road 1919 4½s....		235	235
Pascagoula Miss street improvement 1915-18 6s.....	4,045 09	4,000	4,040
Pass Christian Miss school 1926 5s.....	10,220 77	10,000	10,100
Patterson La waterworks 1928-32 5s.....	4,978 65	5,000	5,000
Patterson La waterworks 1926-27 5s.....	1,983 40	2,000	2,000
Pawhuska Okla school 1928 6s.....	5,316 07	5,000	5,350
Payson City Utah water 1928-33 5½s.....	9,901 43	10,000	10,150
Pecos City Texas sewer 1953 5s.....	14,275 67	15,000	14,700
Pecos County Texas public road imp 1954 6s.....	4,118 10	4,000	4,120
Pecos County Texas public road imp 1954 6s.....	16,476 22	16,000	16,480
Pecos County Texas public road imp 1954 6s.....	1,030 00	1,000	1,030
Pembroke Ga school 1926-36 5s.....	5,000 00	5,000	5,000
Pendleton Ore improvement 1922 6s.....	4,696 30	4,500	4,500
Pendleton Ore improvement 1922 6s.....	5,739 96	5,500	5,500
Pend Oreille County Wash school 1922-32 5½s.....	15,447 48	15,000	15,000
Pensacola Fla improvement 1936 4½s.....	5,134 35	5,000	4,750
Pensacola Fla improvement 1917 6s.....	2,019 64	2,000	2,040
Peoria and Fulton Cos Ill drainage 1928 6s.....	11,573 54	12,000	12,360
Perry Fla sewer 1939 5s.....	4,861 95	5,000	4,850
Perry Okla funding 1930 5½s.....	5,000 00	5,000	5,050
Pike County Ala road 1935 4½s.....	10,256 50	10,000	9,500
Pittsburg Texas school 1949 4½s.....	4,918 75	5,000	4,600
Plainview Texas waterworks 1948 5s.....	5,133 88	5,000	5,000
Plant City Fla paving 1933 6s.....	9,441 60	9,000	9,810
Plant City Fla sewer 1933 6s.....	1,049 07	1,000	1,090
Pocahontas Va street imp sewer and school 1939 5½s.....	5,258 68	5,000	5,150
Pocahontas Va improvement 1939 5½s.....	5,188 76	5,000	5,150
Polk County Tenn funding 1922 6s.....	10,429 80	2,000	2,100
Polk County Tenn funding 1923 6s.....		2,000	2,120
Polk County Tenn funding 1924 6s.....		3,000	3,210
Polk County Tenn funding 1925 6s.....		3,000	3,210
Port Angeles Wash refunding 1932 5½s.....	5,120 14	5,000	5,100
Port Angeles Wash refunding 1932 5½s.....	5,090 16	5,000	5,100
Port Austin Twp Huron County Mich school 1920-21 5s.....	830 79	800	800
Port of Coquitlam B C school 1943 5s.....	8,959 75	10,000	8,100
Port of Nehalem Ore harbor improvement 1919-20 6s.....	10,329 26	10,000	10,200
Port of Toledo Ore river improvement 1930 6s.....	5,194 29	5,000	5,200
Port of Toledo Ore river improvement 1930 6s.....	5,086 65	5,000	5,200
Poteau Okla water 1936 5s.....	2,976 60	3,000	3,000
Pratt City Ala street improvement 1939 5s.....	5,100 79	5,000	5,100
Prattville Ala funding 1923 6s.....	8,191 70	8,000	8,240
Pricetown Utah electric light 1930 6s.....	9,339 65	9,000	9,180
Prince Albert Sask improvement 1943 5s.....	9,148 95	10,220	9,300
Prince Rupert B C improvement 1917 6s.....	10,000 00	10,000	10,100
Princeton W Va street improvement 1944 6s.....	15,681 07	15,000	15,750
Provo City Utah water 1926 4½s.....	10,050 43	10,000	9,800
Pryor Creek Okla waterworks extension 1936 6s.....	5,340 10	5,000	5,250
Pryor Creek Okla waterworks extension 1936 6s.....	2,151 52	2,000	2,100
Pulaski Va sewer 1934 5s.....	19,176 36	2,000	1,960
Pulaski Va sewer 1935 5s.....		2,000	1,960
Pulaski Va sewer 1936 5s.....		2,000	1,960
Pulaski Va sewer 1937 5s.....		2,000	1,960
Pulaski Va sewer 1938 5s.....		2,000	1,960
Pulaski Va sewer 1939 5s.....		2,000	1,960
Pulaski Va sewer 1940 5s.....		2,000	1,960
Pulaski Va sewer 1941 5s.....		2,000	1,960
Pulaski Va sewer 1942 5s.....		2,000	1,960
Pulaski Va sewer 1943 5s.....		2,000	1,960

	Book value	Par value	Market value
Punta Gorda Fla improvement 1944 5½s.....	\$4,950 30	\$5,000	\$5,000
Punta Gorda Fla improvement 1944 5½s.....	7,200 90	7,500	7,500
Quincy Fla waterworks 1949 5s.....	6,150 80	6,000	6,000
Randleman N C street 1938 5s.....	5,000 00	5,000	5,000
Randleman N C street 1938 5s.....	1,990 27	2,000	2,000
Rapides Parish La school 1916-18 5s.....	5,000 00	5,000	5,000
Rayville La waterworks 1945 5s.....	4,794 13	1,000	980
Rayville La waterworks 1946 5s.....		1,000	980
Rayville La waterworks 1947 5s.....		1,500	1,470
Rayville La waterworks 1948 5s.....		1,500	1,470
Ravenna Neb reg lighting 1926 5s.....	2,250 00	2,250	2,250
Redcliff Alberta deb 1933 6s.....	4,862 70	5,000	4,850
Redfield S D refunding 1917 5s.....	5,050 50	5,000	5,050
Red Lake Falls Minn funding 1933 6s.....	10,574 50	10,000	10,900
Red River Parish La school 1926-35 5s.....	9,915 46	10,000	10,000
Red Springs N C waterworks and sewer 1941 6s.....	10,955 12	10,000	10,700
Red Springs N C waterworks and sewer 1941 6s.....	16,437 12	15,000	16,050
Reidsville Ga waterworks 1930-40 5s.....	5,000 00	5,000	5,000
Rexburg Idaho water 1926 5s.....	5,014 44	5,000	5,000
Richton Miss funding 1932 6s.....	6,500 00	6,500	6,565
Rigby Idaho municipal 1932 6s.....	5,212 21	5,000	5,050
Rio Grande County Colo funding 1919 5s.....	2,904 34	3,000	2,940
Ripley Tenn street improvement 1927 6s.....	5,052 80	5,000	5,050
Roanoke Va refunding 1936 4½s.....	10,496 53	10,000	9,800
Roberts County Texas court house 1952 5s.....	14,852 30	15,000	15,000
Roberts County Texas court house 1952 5s.....	4,876 86	5,000	5,000
Rockingham N C street and sidewalk 1943 6s.....	15,214 53	14,000	14,980
Rockingham N C street and sidewalk 1943 6s.....	2,109 25	2,000	2,140
Rocky Ford Colo water 1925 6s.....	10,375 42	10,000	10,300
Roff Okla water 1936 5s.....	3,150 88	3,000	3,000
Ronceverte W Va paving sewer and water 1941 6s.....	10,852 57	10,000	10,900
Roscoe Texas waterworks 1931 5s.....	7,431 13	7,500	7,500
Rosedale Kans special improvement 1920 6s.....	4,184 14	4,000	4,080
Rossland B C deb 1925 5s.....	5,000 00	5,000	4,900
Roundup Mont water 1934 6s.....	10,592 30	10,000	10,600
Ruleville Miss school and water 1933 6s.....	5,000 00	5,000	5,000
Russell County Va road improvement 1927 5s.....	5,187 61	5,000	5,050
Ruston La waterworks and electric light 1923-26 5s.....	2,500 00	2,500	2,500
Ruston La waterworks and electric light 1918-20 5s.....	2,000 00	2,000	2,000
Rutherford Tenn High School 1915 6s.....	4,547 00	500	500
Rutherford Tenn high school 1916 6s.....		500	505
Rutherford Tenn high school 1917 6s.....		500	505
Rutherford Tenn high school 1918 6s.....		500	510
Rutherford Tenn high school 1919 6s.....		500	510
Rutherford Tenn high school 1920 6s.....		500	510
Rutherford Tenn high school 1921 6s.....		500	515
Rutherford Tenn high school 1922 6s.....		500	515
Rutherford Tenn high school 1923 6s.....		500	515
Rutherford Co N C rfdg 1918 5s.....	5,035 06	5,000	5,050
Rutherfordton N C school 1940 5½s.....	10,603 32	10,000	10,500
Ryan Okla public utility 1929 6s.....	5,248 16	5,000	5,250
Sabine Parish La school 1924-26 5s.....	3,930 71	4,000	4,000
St Anthony Idaho municipal bldg 1928 6s.....	5,112 45	5,000	5,100
St Boniface Man deb 1943 5s.....	9,280 15	10,000	9,300
St Clair Co Ala public road imp 1937 5s.....	10,492 36	10,000	10,000
St Clair Co Ala public road imp 1937 5s.....	5,234 40	5,000	5,000
St Elma Tenn school 1927 5½s.....	5,123 10	5,000	5,000
St Elmo Tenn school 1927 5½s.....	1,533 62	1,500	1,500
St George S C special school 1916 6s.....	4,080 55	500	505
St George S C special school 1917 6s.....		500	505
St George S C special school 1918 6s.....		500	505
St George S C special school 1919 6s.....		500	510
St George S C special school 1920 6s.....		500	510
St George S C special school 1921 6s.....		500	515
St George S C special school 1922 6s.....		500	515
St George S C special school 1923 6s.....		500	515
St Johns Co Fla brick road 1944 5½s.....	10,000 00	10,000	10,200
St Joseph Mo school 1920 4s.....	10,000 00	10,000	9,800
St Lucie Co Fla road and dock 1940 5s.....	10,144 72	10,000	10,000
St Lucie Co Fla road and dock 1935 5s.....	10,600 00	10,000	10,000
St Mary's Kans electric light 1928 5s.....	3,969 10	4,000	4,000
St Mary's Kans waterworks 1928 5s.....	5,953 55	6,000	6,000
St Petersburg Fla public imp 1940 6s.....	10,577 17	10,000	10,500
Salem N C water 1936 5s.....	5,167 49	5,000	5,250
Salem N C water 1936 5s.....	5,167 74	5,000	5,250
Salem Va rfdg 1931 5s.....	5,011 75	5,000	5,050
Sallisaw Okla waterworks 1933 6s.....	5,253 96	5,000	5,300

	Book value	Par value	Market value
Salmon Idaho public bldg 1932 6s.....	\$5,185 80	\$5,000	\$5,100
Salmon Idaho waterworks 1932 6s.....	5,276 48	5,000	5,100
Salt Lake Co Utah rfdg 1926 4½s.....	5,035 61	5,000	4,950
Samson Ala waterworks 1939 5s.....	4,884 28	5,000	4,900
San Angelo Tex school 1948 5s.....	3,084 36	3,000	3,060
San Antonio Tex funding 1920 4½s.....	7,124 19	7,000	7,000
San Benito Tex street imp 1950 6s.....	10,551 40	10,000	10,700
San Benito Tex street imp 1952 6s.....	5,311 27	5,000	5,350
Sandpoint Idaho street imp 1929 6s.....	10,258 38	10,000	10,200
Sanford Fla imp 1930 6s.....	5,368 63	5,000	5,400
Sanford Fla imp 1930 6s.....	5,413 18	5,000	5,400
San Patricio Co Tex school 1951 5s.....	4,951 50	5,000	4,900
Santa Monica Cal sewer and incinerator 1926 5s.....	16,045 50	3,000	3,060
Santa Monica Cal sewer and incinerator 1929 5s.....		4,000	4,120
Santa Monica Cal sewer and incinerator 1930 5s.....		4,000	4,120
Santa Monica Cal sewer and incinerator 1931 5s.....		2,000	2,060
Santa Monica Cal sewer and incinerator 1943 5s.....		2,000	2,080
Sapulpa Okla funding 1932 6s.....	4,572 20	4,350	4,524
Sapulpa Okla school site and bldg 1928 5s.....	5,150 32	5,000	4,900
Sarasota Fla funding 1939 6s.....	5,403 45	5,000	5,250
Sault Ste Marie Ont school 1936 4½s.....	5,040 95	5,000	4,350
Sayre Okla waterworks 1937 6s.....	5,311 63	5,000	5,650
Schuyler Neb sewer 1932 5s.....	9,954 65	10,000	10,000
Scotland Neck N C school 1928 5½s.....	8,223 34	1,000	1,010
Scotland Neck N C school 1929 5½s.....		1,000	1,010
Scotland Neck N C school 1930 5½s.....		1,000	1,010
Scotland Neck N C school 1931 5½s.....		1,000	1,010
Scotland Neck N C school 1932 5½s.....		1,000	1,010
Scotland Neck N C school 1933 5½s.....		1,000	1,010
Scotland Neck N C school 1934 5½s.....		1,000	1,020
Scotland Neck N C school 1935 5½s.....	10,544 24	1,000	1,020
Scott Co Miss road 1929 6s.....		5,000	5,250
Scott Co Miss road 1934 6s.....		5,000	5,300
Seattle Wash sanitary 1927 4½s.....	5,132 69	5,000	5,000
Selma N C imp 1942 6s.....	5,427 85	5,000	5,250
Seminole Co Fla road and bridge 1943 5½s.....	5,000 00	5,000	5,000
Senath Mo school 1933 6s.....	8,279 42	8,000	8,240
Seneca S C electric light 1948 5s.....	4,803 05	5,000	5,000
Sequatchie Co Tenn court house 1923 6s.....	12,476 42	12,000	12,360
Sevier Co Tenn funding 1923 4½s.....	2,026 43	2,000	1,940
Seymour Iowa school 1917 5s.....	4,000 00	4,000	4,000
Seymour Iowa funding 1932 5s.....	11,000 00	11,000	11,440
Shannon Miss school dist 1930 6s.....	5,255 28	5,000	5,200
Shelby N C school 1937 5s.....	5,172 03	5,000	5,000
Sheridan Wyo sanitary 1925 5s.....	10,030 30	10,000	10,000
Sidney Neb waterworks 1928 6s.....	5,000 00	5,000	5,000
Silverton Ore water and sewer 1931 6s.....	5,160 38	5,000	5,200
Silverton Ore water and sewer 1931 6s.....	5,155 45	5,000	5,200
Sioux Falls S D school 1925 5s.....	10,751 12	10,000	10,200
Sisseton S D rfdg 1926 5s.....	4,956 82	5,000	5,050
Slater Mo water 1923 4½s.....	4,520 97	1,500	1,485
Slater Mo water 1924 4½s.....		1,500	1,485
Slater Mo water 1925 4½s.....		1,500	1,485
Smith Co Miss road 1937 6s.....	5,327 05	1,000	1,100
Smith Co Miss road 1938 6s.....		2,500	2,750
Smith Co Miss road 1939 6s.....		1,500	1,650
Snohomish Wash water 1931 6s.....	16,027 71	15,000	16,050
Snow Hill N C electric light 1943 6s.....	4,900 12	5,000	4,900
Snyder Texas sewer 1950 5s.....	10,000 00	10,000	10,000
South Sharon Pa school 1938 4½s.....	5,087 81	5,000	5,200
Sparks Nev sewer 1914 5½s.....	4,000 00	4,000	4,000
Spencer N C waterworks and el lt 1943 6s.....	5,259 05	5,000	5,350
Spencer N C waterworks and el lt 1943 6s.....	5,359 22	5,000	5,350
Spokane Wash funding 1918 5½s.....	1,024 74	1,000	1,020
Spokane Co Wash school 1927 4½s.....	3,018 07	3,000	3,000
Spooner Wis water 1923 5s.....	3,632 00	1,000	1,020
Spooner Wis water 1924 5s.....		1,000	1,020
Spooner Wis water 1925 5s.....		1,500	1,530
Spring City Tenn electric light 1922 6s.....	5,177 44	5,000	5,150
Springfield Ore imp 1926 6s.....	4,113 67	4,000	4,080
Spring Hope N C el lt 1926 6s.....	5,104 35	5,000	5,250
Stanley Co N C rfdg 1933 5s.....	5,220 66	5,000	5,150
Starke Co Ind imp 1915-16 4½s.....	2,000 00	2,000	2,000
Starkville Miss ligLt 1925 5s.....	5,000 00	5,000	5,080
Starkville Miss st and sidewalk imp 1930 6s.....	2,148 37	2,000	2,100
Starkville Miss school 1930 6s.....	2,148 37	2,000	2,100
Statesboro Ga sewer 1943 5s.....	4,953 78	5,000	5,000

	Book value	Par value	Market value
Statesville N C funding 1938 5s.....	\$5,041 18	\$5,000	\$5,100
Statesville Twp Iredell Co N C r r aid 1940 6s.....	10,683 43	10,000	10,700
Stevens Point Wis school 1919 3½s.....	489 53	500	480
Stoddard Co Mo school 1926 5s.....	4,042 65	4,000	4,000
Stone Co Mo funding 1921 5s.....	5,049 23	5,000	5,050
Stonewall Co Tex jail 1950 5s.....	7,000 00	7,000	7,070
Stonewall Co Tex court house 1951 5s.....	3,000 00	3,000	3,030
Sullivan Co Hamilton Twp Ind gravel rd 1915 4½s.....	1,830 93	232	232
Sullivan Co Hamilton Twp Ind gravel rd 1915 4½s.....		232	232
Sullivan Co Hamilton Twp Ind gravel rd 1917 4½s.....		232	230
Sullivan Co Hamilton Twp Ind gravel rd 1917 4½s.....		232	230
Sullivan Co Hamilton Twp Ind gravel rd 1918 4½s.....		232	230
Sullivan Co Hamilton Twp Ind gravel rd 1918 4½s.....		232	230
Sullivan Co Hamilton Twp Ind gravel rd 1919 4½s.....		232	230
Sullivan Co Hamilton Twp Ind gravel rd 1919 4½s.....		232	230
Sullivan Co Hamilton Twp Ind gravel rd 1915 4½s.....		398	398
Sullivan Co Hamilton Twp Ind gravel rd 1915 4½s.....		398	398
Sullivan Co Hamilton Twp Ind gravel rd 1916 4½s.....	2,366 62	398	398
Sullivan Co Hamilton Twp Ind gravel rd 1916 4½s.....		398	398
Sullivan Co Hamilton Twp Ind gravel rd 1917 4½s.....		398	394
Sullivan Co Hamilton Twp Ind gravel rd 1917 4½s.....		398	394
Sullivan Twp Laurens Co S C rfdg 1937 5½s.....	3,129 43	3,000	3,150
Swainsboro Ga el lt rfdg 1942 5s.....	5,048 20	5,000	5,000
Sweetwater Tenn waterworks 1938 5s.....	5,104 63	5,000	5,050
Sweetwater Tenn waterworks 1938 5s.....	3,000 00	3,000	3,030
Sweetwater Tex city hall and fire 1949 5s.....	5,168 90	5,000	5,000
Sweetwater Tex street imp 1949 5s.....	5,181 50	5,000	5,000
Swift Current Sask deb 1943 5s.....	9,114 66	10,000	9,100
Swift Current Sask deb 1943 5s.....	4,321 94	5,000	4,550
Swoyersville Pa school 1916 5½s.....	2,052 13	1,000	1,010
Swoyersville Pa school 1917 5½s.....		500	510
Swoyersville Pa school 1918 5½s.....		500	515
Sydney N S sanitary 1932 4s.....	4,906 44	5,000	4,250
Sylacauga Ala waterworks and el lt ext 1930 5s.....	5,000 00	5,000	4,950
Sylva N C court house 1934 6s.....	5,149 78	5,000	5,350
Sylva N C court house and jail 1934 6s.....	3,030 00	3,000	3,210
Sylva N C court house and jail 1934 6s.....	5,075 00	5,000	5,350
Taber Alberta street grading and imp 1933 5s.....	2,748 48	3,000	2,820
Taber Alberta gen hospital 1933 5s.....	2,748 49	3,000	2,820
Taber Alberta public bldg 1933 5s.....	3,664 67	4,000	3,760
Talladega Ala sewer 1920 6s.....	5,153 26	5,000	5,100
Tallahatchie Co Miss road 1928 6s.....	5,186 72	5,000	5,350
Tallahatchie Co Miss road 1931 6s.....	10,436 88	2,500	2,700
Tallahatchie Co Miss road 1932 6s.....		3,000	3,270
Tallahatchie Co Miss road 1933 6s.....		3,000	3,270
Tallahatchie Co Miss road 1934 6s.....		1,500	1,635
Taney Co Mo road 1926-28 6s.....	3,000 00	3,000	3,060
Tarpon Springs Fla public imp 1940 6s.....	5,156 55	5,000	5,100
Taylor Co Tex road 1950 5s.....	4,975 87	5,000	5,000
Teague Tex street imp 1951 5s.....	5,000 00	5,000	5,000
Teague Tex street 1951 5s.....	4,950 97	5,000	5,000
Temple Tex water 1947 5s.....	10,656 37	10,000	10,200
Tensas Parish La court house 1923-27 5s.....	5,133 14	5,000	5,000
Terrebonne Parish La school 1916-17 5s.....	7,024 30	7,000	7,000
Terrebonne Parish La school 1915 5s.....	3,001 98	3,000	3,000
Texarkana Texas school 1949 5s.....	5,000 00	5,000	5,000
Thermopolis Wyo waterworks 1937 6s.....	4,981 03	5,000	5,050
Thomas Okla waterworks 1937 6s.....	5,269 02	5,000	5,300
Thomaston Ga waterworks and sewer 1929 5s.....	6,771 40	3,000	3,030
Thomaston Ga waterworks and sewer 1930 5s.....		3,000	3,030
Thomaston Ga waterworks and sewer 1931 5s.....		1,000	1,010
Thomasville Ga paving 1927 4½s.....	3,045 25	3,000	2,910
Thomasville N C waterworks and sewer 1941 5s.....	4,954 61	5,000	5,100
Tiptonville Tenn waterworks and sewer 1934 6s.....	10,364 00	10,000	10,000
Tonkawa Okla waterworks ext 1937 6s.....	5,000 00	5,000	5,000
Toppenish Wash town hall 1928 6s.....	7,281 90	7,000	7,140
Transcona Man deb 1944 6s.....	5,087 00	5,000	5,000
Transylvania N C rfdg 1925 6s.....	5,492 82	5,000	5,300
Trenton Tenn graveling 1940 6s.....	5,000 00	5,000	5,000
Trinidad Colo water 1921 4½s.....	5,011 80	5,000	4,850
Tullahoma Tenn sewer 1932 5s.....	9,924 40	10,000	10,000
Tupelo Miss imp 1931 5s.....	5,011 50	5,000	5,150
Turner Co Ga imp 1915 5s.....	1,007 00	1,000	1,000
Tuscaloosa Ala paving 1923 6s.....	3,000 00	3,000	3,120
Tuscaloosa Co Ala bridge 1921 4½s.....	5,058 47	5,000	4,900
Twin Falls Idaho sewer 1926 6s.....	5,082 67	5,000	5,050

	Book value	Par value	Market value
Tyler Texas funding 1926 6s.....	\$5,551 62	\$5,000	\$5,450
Tyrell Co N C jail 1918 5½s.....	6,656 70	6,500	6,500
Umatilla Co Ore school site and bldg 1932 5s.....	6,000 00	6,000	6,000
Umatilla Co Ore school site and bldg 1932 5s.....	4,000 00	4,000	4,000
University City Mo fire eq 1930 5s.....	3,009 96	3,000	3,060
University City Mo city hall 1930 5s.....	7,023 18	7,000	7,140
Uniontown Ky funding 1924 5s.....	2,000 00	2,000	2,000
Vale Ore water 1930 6s.....	5,058 56	5,000	5,100
Valley Twp Cherokee Co N C road 1924 6s.....	5,385 99	5,000	5,450
Valleytown Twp Cherokee Co N C road 1924 6s.....	5,385 99	5,000	5,450
Vermilion Parish La school 1934-37 5s.....	5,000 00	5,000	5,000
Vernon Tex school and bldg 1950 5s.....	500 00	500	500
Vernon Texas waterworks ext 1950 5s.....	5,000 00	5,000	5,000
Vernon Parish La high school 1931 5s.....	6,500 00	6,500	6,500
Vernon Parish La high school 1926 5s.....	6,500 00	6,500	6,500
Victor Colo water 1916 5s.....	7,915 87	8,000	6,800
Victoria Co Tex road 1953 5s.....	5,310 90 }	3,000	2,670
Victoria Co Tex road 1953 5s.....		3,000	2,670
Vienna Ga school 1929 6s.....	4,301 76	4,000	4,320
Vigo Co Linton Twp Ind gravel road 1915 4½s.....	2,305 41 }	233	233
Vigo Co Linton Twp Ind gravel road 1915 4½s.....		233	233
Vigo Co Linton Twp Ind gravel road 1916 4½s.....		233	233
Vigo Co Linton Twp Ind gravel road 1916 4½s.....		233	233
Vigo Co Linton Twp Ind gravel road 1917 4½s.....		233	231
Vigo Co Linton Twp Ind gravel road 1917 4½s.....		233	231
Vigo Co Linton Twp Ind gravel road 1918 4½s.....		233	231
Vigo Co Linton Twp Ind gravel road 1918 4½s.....		233	231
Vigo Co Linton Twp Ind gravel road 1919 4½s.....		233	231
Vigo Co Linton Twp Ind gravel road 1919 4½s.....		233	231
Vinton Va municipal 1946 6s.....	18,050 00	19,000	18,050
Vinton Va street imp 1946 6s.....	3,800 00	4,000	3,800
Wabash Co Chester Twp Ind gravel road 1915 4½s.....	2,771 40 }	280	280
Wabash Co Chester Twp Ind gravel road 1915 4½s.....		280	280
Wabash Co Chester Twp Ind gravel road 1916 4½s.....		280	280
Wabash Co Chester Twp Ind gravel road 1916 4½s.....		280	280
Wabash Co Chester Twp Ind gravel road 1917 4½s.....		280	280
Wabash Co Chester Twp Ind gravel road 1917 4½s.....		280	280
Wabash Co Chester Twp Ind gravel road 1918 4½s.....		280	277
Wabash Co Chester Twp Ind gravel road 1918 4½s.....		280	277
Wabash Co Chester Twp Ind gravel road 1919 4½s.....		280	277
Wabash Co Chester Twp Ind gravel road 1919 4½s.....		280	277
Waco Texas water 1934 5s.....	5,499 17	5,000	5,150
Wadesboro N C school 1928 5s.....	4,881 27	5,000	5,000
Wahoo Neb sewer 1924 4s.....	4,773 25	5,000	4,800
Wallace Idaho municipal 1928 5½s.....	5,047 43	5,000	5,050
Wallowa Co Ore school 1930 5½s.....	10,183 07	10,000	10,100
Walsenburg Colo water 1929 5½s.....	10,178 75	10,000	10,000
Warren Ind waterworks 1921 6s.....	4,180 78	4,000	4,280
Warrenton Ga school 1919 6s.....	2,408 80 }	1,500	1,545
Warrenton Ga school 1922 6s.....		500	525
Warrenton Ga school 1925 6s.....		300	318
Washington Co Posey Twp Ind gravel road 1915 4½s.....	2,280 44 }	287	287
Washington Co Posey Twp Ind gravel road 1915 4½s.....		287	287
Washington Co Posey Twp Ind gravel road 1916 4½s.....		287	287
Washington Co Posey Twp Ind gravel road 1916 4½s.....		287	287
Washington Co Posey Twp Ind gravel road 1917 4½s.....		287	284
Washington Co Posey Twp Ind gravel road 1917 4½s.....		287	284
Washington Co Posey Twp Ind gravel road 1918 4½s.....		287	284
Washington Co Posey Twp Ind gravel road 1918 4½s.....		287	284
Washoe County Nev school 1921 5s.....	6,043 47 }	1,000	1,010
Washoe County Nev school 1927 5s.....		3,000	3,060
Washoe County Nev school 1928 5s.....		2,000	2,040
Washoe County Nev school 1919 5s.....	2,000 00	2,000	2,020
Watervalley Miss school 1927 5s.....	5,000 00	5,000	5,050
Watrous Sask deb 1944 6s.....	4,750 35	5,000	4,650
Waurika Okla waterworks 1933 6s.....	5,257 14	5,000	5,200
Waxahachie Texas street improvement 1943 5s.....	4,906 80	5,000	5,000
Waxahachie Texas school 1924 5s.....	4,000 00	4,000	4,000
Waycross Ga sanitary and funding 1929 5s.....	2,153 96	2,000	2,020
Waycross Ga sewer and funding 1929 5s.....	3,000 00	3,000	3,030
Wayne Neb refunding waterworks 1931 5s.....	4,977 52	5,000	5,050
Waynesboro Ga water and electric light 1917 5s.....	5,038 21	5,000	5,000
Weatherford Okla waterworks 1933 6s.....	5,475 90	5,000	5,300
Weatherford Texas school 1944 4s.....	7,000 00	7,000	6,300
Weatherford Texas school 1949 5s.....	10,000 00	10,000	10,100
Weatherford Texas school 1949 5s.....	2,000 00	2,000	2,020
Weiser Idaho waterworks 1932 5½s.....	10,321 55	10,000	10,300

	Book value	Par value	Market value
Weldon N C waterworks and sewer 1933 6s.....	\$10,500 44	\$2,000	\$2,200
Weldon N C waterworks and sewer 1939 6s.....		2,000	2,200
Weldon N C waterworks and sewer 1940 6s.....		2,000	2,200
Weldon N C waterworks and sewer 1941 6s.....		2,000	2,220
Weldon N C waterworks and sewer 1942 6s.....		2,000	2,220
Weleetka Okla school 1926 6s.....	3,161 34	3,000	3,270
Wellington Kans waterworks 1930 5s.....	5,054 90	5,000	5,000
Welsh La electric light 1915 5s.....	12,960 00	1,500	1,440
Welsh La electric light 1916 5s.....		1,500	1,440
Welsh La electric light 1917 5s.....		1,500	1,440
Welsh La electric light 1918 5s.....		1,500	1,440
Welsh La electric light 1919 5s.....		1,500	1,440
Welsh La electric light 1920 5s.....		1,500	1,440
Welsh La electric light 1921 5s.....		1,500	1,440
Welsh La electric light 1922 5s.....		1,500	1,440
Welsh La electric light 1923 5s.....		1,500	1,440
West Plains Mo water and light 1920 5s.....	3,108 64	3,000	3,060
West Point Miss sewer 1924 5s.....	6,934 85	7,000	7,070
Wetumka Okla school 1926 6s.....	3,158 42	3,000	3,270
Wewoka Okla school 1928 6s.....	5,189 14	5,000	5,300
Weyburn Sask water 1953 5½s.....	9,430 89	10,000	9,800
Weyburn Sask water 1953 5½s.....	9,430 53	10,000	9,800
White County Tenn turnpike 1927 5s.....	5,056 54	5,000	5,050
White County Tenn turnpike 1917 5s.....	5,000 00	5,000	5,000
Whitefish Mont waterworks 1927 6s.....	5,063 79	5,000	5,050
Wichita Falls Texas school 1950 5s.....	10,000 00	10,000	10,200
Willacoochee Ga waterworks and electric light 1929 5s.....	5,000 00	5,000	5,000
Williamsburg Ky school site and building 1915 4½s.....	3,951 50	1,000	1,000
Williamsburg Ky school site and building 1916 4½s.....		1,000	990
Williamsburg Ky school site and building 1917 4½s.....		1,000	990
Williamsburg Ky school site and building 1918 4½s.....		1,000	980
Williamson W Va street improvement 1945 5½s.....	10,183 72	10,000	10,300
Williamston Twp Martin County N C road 1943 5½s.....	10,181 30	10,000	10,200
Wilmington N C municipal 1918 6s.....	10,241 47	10,000	10,400
Winfield Kans electric light 1925 5s.....	1,000 00	1,000	1,000
Winters Texas waterworks 1951 5s.....	9,903 14	10,000	10,000
Winthrop Harbor Ill water 1924 5s.....	1,544 04	1,500	1,560
Wise Twp Edgefield County S C refunding 1932 5s.....	6,199 45	6,000	6,060
Woodlawn Ala sewer 1929 5s.....	5,000 00	5,000	5,150
Yakima Wash court house 1926 4s.....	5,000 00	5,000	4,650
Yancey County N C road 1946 5½s.....	10,392 53	1,500	1,590
Yancey County N C road 1947 5½s.....		5,500	5,830
Yancey County N C road 1948 5½s.....		500	530
Yancey County N C road 1949 5½s.....		500	520
Yancey County N C road 1950 5½s.....		500	530
Yancey County N C road 1951 5½s.....		500	530
Yancey County N C road 1952 5½s.....		500	530
Yancey County N C road 1953 5½s.....		500	530
Yancey County N C road 1952 5½s.....	10,326 35	10,000	10,600
Yazoo City Miss municipal bldg & imp 1924 5s.....	1,471 36	1,500	1,500
Yerington Nev waterworks 1941 6s.....	10,267 84	10,000	10,300
Yerington Nev sewer 1942 6s.....	10,275 72	10,000	10,300
Yorkville N C water and light 1945 5s.....	3,060 53	3,000	3,060
Yorktown Texas waterworks 1951 5s.....	6,000 00	6,000	6,000
York Twp Athens County Ohio school 1915 6s.....	9,200 37	1,000	1,000
York Twp Athens County Ohio school 1916 6s.....		1,000	1,020
York Twp Athens County Ohio school 1917 6s.....		1,000	1,030
York Twp Athens County Ohio school 1918 6s.....		1,000	1,040
York Twp Athens County Ohio school 1919 6s.....		1,000	1,050
York Twp Athens County Ohio school 1920 6s.....		1,000	1,050
York Twp Athens County Ohio school 1921 6s.....		1,000	1,060
York Twp Athens County Ohio school 1922 6s.....		1,000	1,070
York Twp Athens County Ohio school 1923 6s.....		1,000	1,080
Youngsville Twp Franklin County N C road 1941 6s.....	10,712 27	10,000	10,900
Yuma Arizona school 1926 5s.....	14,641 10	4,000	4,080
Yuma Arizona school 1927 5s.....		6,000	6,120
Yuma Arizona school 1928 5s.....		5,000	5,100
Totals.....	\$6,438,504 00	\$6,347,424	\$6,436,960

THE LADIES' CATHOLIC BENEVOLENT ASSOCIATION

ERIE, PA.

[Commenced business April 9, 1890]

Miss KATE MAHONEY, President

Mrs. J. A. ROYER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$4,876 50	
Assessments or premiums during first months of membership of which all or an extra per- centage is used for expense.....	1,338,750 80	
All other assessments or premiums.....	68,873 50	
	<hr/>	
Net amount received from members.....		\$1,412,500 80
Interest on:		
Mortgage loans	\$41,468 63	
Bonds	58,621 88	
Other sources	19,699 85	
	<hr/>	
		119,790 36
Sale of lodge supplies		14,203 90
Official publication		19,248 01
Reviews		1,225 40
		<hr/>
Total Income		\$1,566,968 47
Ledger Assets December 31, 1913		2,775,209 26
		<hr/>
Total		\$4,342,177 73

DISBURSEMENTS

Death claims	\$1,206,136 11
Commissions and fees to deputies or organizers.....	12,740 41
Salaries of officers and trustees.....	8,700 00
Salaries of office employees	16,778 19
Traveling and other expenses of officers, trustees and commit- tees	8,201 60
Insurance department fees	383 50
Rent	1,245 00
Advertising, printing and stationery	9,448 16
Postage, express, telegraph and telephone	7,318 00
Office supplies	910 17
Official publication	15,783 94
Legal expenses	1,300 35
Furniture and fixtures	1,711 43
Miscellaneous	978 50
National Fraternal Congress	1,577 89
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	742 25
	<hr/>
Total Disbursements	\$1,293,955 50
	<hr/>
Balance	\$3,048,222 23

LEDGER ASSETS

Mortgage loans	\$1,106,200 00
Book value of bonds	1,400,903 44
Deposited in trust companies and banks <i>on interest</i>	538,687 10
Cash in association's office and in banks <i>not on interest</i>	2,431 69

Total\$3,048,222 23

NON-LEDGER ASSETS

Interest accrued:

Mortgages . . .	\$5,423 78
Bonds . . .	21,278 57

Total . . .	26,702 35
Per capita tax due	73,080 00
Due for branch supplies	16,482 80
Furniture, fixtures and stationery	8,760 90

Gross Assets\$3,173,248 28

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$5,000 00
Book value of bonds over market value	16,560 44
Furniture, fixtures and stationery	8,760 90

Total . . . 30,321 34

Total Admitted Assets\$3,142,926 94

LIABILITIES

Policy or certificate claims:

Due and unpaid	\$7,855 58
Adjusted, not yet due	72,066 67

Total Liabilities\$79,922 25

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$134,624 95	\$2,629,133 95	\$11,450 36	\$2,775,209 26
<i>Income:</i>				
Membership fees.....			4,876 50	4,876 50
Assessments during first months of membership of which all or an extra percentage is used for ex- pense.....	1,271,952 71	66,798 09		1,338,750 80
Other assessments.....			68,873 50	68,873 50
Interest and dividends.....	4,748 02	114,019 21	1,023 13	119,790 36
Other income.....			34,677 31	34,677 31
Totals	\$1,411,325 68	\$2,809,951 25	\$120,900 80	\$4,342,177 73
<i>Disbursements:</i>				
Death claims.....	\$1,206,136 11			\$1,206,136 11
Commissions to deputies, organizers and agents..			\$12,740 41	12,740 41
Salaries, fees, other compensation and traveling ex- penses of officers and employees.....			33,679 79	33,679 79
Insurance department fees.....			383 50	383 50
Rent.....			1,245 00	1,245 00
Official publication.....			15,783 94	15,783 94
Legal expenses.....			1,300 35	1,300 35
Other expenditures.....		\$742 25	21,944 15	22,686 40
Totals	\$1,206,136 11	\$742 25	\$87,077 14	\$1,293,955 50
Balance before transfers.....	\$205,189 57	\$2,809,209 00	\$33,823 66	\$3,048,222 23
Increase by transfers.....		28,000 00		28,000 00
Balance	\$205,189 57	\$2,837,209 00	\$33,823 66	\$3,076,222 23
Decrease by transfers.....	28,000 00			28,000 00
Balance on hand December 31, 1914	\$177,189 57	\$2,837,209 00	\$33,823 66	\$3,048,222 23

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	135,747	\$114,450,000	42,967	\$37,249,000
Written in 1914	9,945	7,744,500	1,970	1,522,000
Increased in 1914 .....	.....	33,500	.....	4,500
Totals	145,692	\$122,228,000	44,937	\$38,775,500
Deduct terminated, decreased or transferred in 1914....	2,553	2,163,000	778	678,000
Total certificates in force December 31, 1914....	143,139	\$120,065,000	44,159	\$38,097,500
Terminated by death in 1914	1,341	1,191,500	479	443,000
Terminated by lapse in 1914	1,212	951,000	299	230,000
Decreased in 1914 .....	.....	20,500	.....	5,000
Received in 1914 from members in New York:				
Mortuary				\$411,549 02
Reserve				21,108 85
Expense				32,817 24
Total				\$465,475 11

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	136	\$105,683	43	\$34,875
Incurred in 1914.....	1,341	1,191,500	479	443,000
Totals	1,477	\$1,297,183	522	\$477,875
Paid in 1914 .....	.....	1,206,136	487	444,033
Balance .....	.....	\$91,047	35	\$33,842
Saved by compromising or scaling down in 1914 .....	.....	11,125	.....	3,750
Claims unpaid December 31, 1914 .....	.....	79,922	35	30,092

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit	Liabilities in such country
Canada	\$5,000	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Allegheny County road 1936 4s.....	\$26,125 00	\$25,000	\$24,250
Cleveland Ohio market house 1928 4s.....	26,112 50	25,000	25,500
Albion N Y school 1930 4s.....	24,586 37	3,600	3,456
" 1931 4s.....		3,700	3,552
" 1932 4s.....		3,900	3,705
" 1933 4s.....		4,000	3,800
" 1934 4s.....		4,100	3,895
" 1935 4s.....		4,300	4,085
Atlantic City N J paving.....	26,534 65	25,000	25,500

		Book value	Par value	Market value
E Pittsburgh Pa school.....			\$1,000	\$1,010
“ 1927 4½s.....			2,500	2,525
“ 1928 4½s.....			2,500	2,525
“ 1929 4½s.....			2,500	2,525
“ 1930 4½s.....	\$27,705 00		3,500	3,535
“ 1931 4½s.....			3,500	3,570
“ 1932 4½s.....			3,500	3,570
“ 1933 4½s.....			2,500	2,550
“ 1934 4½s.....			1,000	1,040
West Seneca N Y Union Free School 1922 5s.....			4,000	4,160
“ “ 1923 5s.....			4,000	4,200
“ “ 1924 5s.....	20,031 80		4,000	4,200
“ “ 1925 5s.....			4,000	4,240
“ “ 1926 5s.....			1,000	1,060
“ “ 1927 5s.....			6,000	5,940
Scranton Pa bridge 1928 4s.....			6,000	5,940
“ 1929 4s.....			6,000	5,940
“ 1930 4s.....			6,000	5,940
“ 1931 4s.....			6,000	5,940
“ 1932 4s.....	61,920 00		6,000	5,880
“ 1933 4s.....			6,000	5,800
“ 1934 4s.....			6,000	5,880
“ 1935 4s.....			6,000	5,880
“ 1936 4s.....			6,000	5,880
“ 1937 4s.....			6,000	5,880
Nashville Tenn 1918 4s.....	24,343 75		25,000	24,500
Camden N J 1927 4½s.....	52,015 00		50,000	51,500
Saline County Ill 1915 4½s.....			2,000	2,000
“ 1920 4½s.....	26,076 00		5,000	5,050
“ 1922 4½s.....			8,000	8,080
“ 1923 4½s.....			10,000	10,100
Cleveland Ohio park 1923 4s.....	25,295 00		25,000	25,250
Altoona Pa improv 1937 4s.....	34,525 00		35,000	34,300
Wilmington Del water 1920 4s.....	9,752 50		10,000	9,900
Town of Monroe school 1917-44 5s.....	27,484 60		26,000	27,760
Oswego N Y reg water 1916 4½s.....	4,100 00		4,000	4,000
Hudson County N J 1918 4½s.....	26,031 25		25,000	25,250
Chicago Ill sanitary 1918 4s.....			10,000	9,900
“ 1919 4s.....			10,000	9,900
“ 1923 4s.....	50,763 00		10,000	9,900
“ 1924 4s.....			10,000	9,900
“ 1925 4s.....			10,000	9,800
Cook County Ill New Infirmary 1916 4s.....			10,000	10,000
“ “ 1917 4s.....	25,252 15		10,000	10,000
“ “ 1919 4s.....			5,000	4,950
Cook County Ill refunding 1922 4s.....			25,000	24,750
“ “ 1923 4s.....	40,630 15		15,000	14,850
Schenectady N Y sewer 1917 4½s.....	10,374 00		10,000	10,100
Trenton N J city hall 1939 4s.....	25,656 25		25,000	24,500
Jersey City N J hospital 1935 4s.....	25,610 00		25,000	24,250
Wilkes Barre Pa school 1917 4½s.....			10,000	10,100
“ “ 1918 4½s.....			10,000	10,100
“ “ 1919 4½s.....	51,989 00		15,000	15,150
“ “ 1920 4½s.....			15,000	15,150
Spokane Wash school ref 1930 4½s.....	10,237 50		10,000	10,000
Mt Vernon N Y City 1923-30 4½s.....	10,550 00		10,000	10,300
Yonkers N Y municipal 1930 4½s.....	10,350 80		10,000	10,300
Cleveland Ohio Market House 1940 4.10s.....	10,174 00		10,000	10,300
Meridian Miss drainage 1940 4¾s.....	10,400 00		10,000	10,000
New York City 1927 3½s.....	9,246 00		10,000	9,400
Deer Park Orange County N Y 1921-30 4½s.....	10,388 57		10,000	10,100
Hackensack N J park 1927-39 4½s.....	10,214 60		10,000	10,200
Buffalo N Y park 1922 3½s.....	9,350 00		10,000	9,600
Montgomery Ala funding 1940 5s.....	15,937 50		15,000	15,750
Portsmouth Va paving and school 1940 4½s.....	9,900 00		10,000	10,000
Bayonne N J school 1930 4½s.....	10,400 00		10,000	10,200
Asbury Park N J improvment 1951 4½s.....	26,250 00		25,000	25,250
Summit N J school 1941 4½s.....	26,262 50		25,000	26,000
Town of Kearney N J school 1936 4½s.....	26,155 00		25,000	25,500
Seattle Wash park 1930 4½s.....	50,635 00		50,000	50,000
Tacoma Wash light fund 1922 5s.....	25,000 00		25,000	25,750
Atlantic City N J city 1941 4½s.....	26,250 00		25,000	26,000
Spokane Wash school 1932 4½s.....	25,312 50		25,000	25,000
Village of Mechanicsville N Y paving 1917-40 4½s.....	24,396 00		24,000	24,240
Portsmouth Va 1942 4½s.....	24,375 00		25,000	25,000

	Book value	Par value	Market value
Los Angeles Cal electric plant 1935 4½s.....	\$25,355 00	\$25,000	\$25,250
Austin Texas street and sewer 1928-30 5s.....	25,800 00	25,000	10,200
Augusta Ga 1942 4½s.....	24,500 00	25,000	13,260
Village of Cedarhurst N Y street 1918-23 4/70s.....	12,000 00	12,000	2,040
Village of Ossining N Y street 1917 4¼s.....	24,152 10	24,500	25,000
Henderson N C 1953 5s.....	14,512 50	15,000	12,240
Akron Ohio sewer 1921 5s.....	25,825 00	25,000	24,500
Sacramento Cal levee 1916 4½s.....	24,664 20	4,000	15,300
“ 1917 4½s.....		5,000	26,000
“ 1918 4½s.....		16,000	4,000
Henderson County Ill drainage 1919 6s.....	17,376 00	500	5,000
“ “ 1920 6s.....		2,500	16,000
“ “ 1927 6s.....		4,500	510
“ “ 1928 6s.....		9,500	2,550
“ “ 1929 6s.....		2,000	4,680
Portsmouth Va sewer and paving 1938 4½s.....	22,597 50	23,000	9,975
Seattle Wash waterway and ferry imp 1924 5s.....	50,000 00	11,000	2,100
“ “ 1925 5s.....		5,000	23,000
“ “ 1926 5s.....		5,000	11,330
“ “ 1927 5s.....		3,000	5,150
“ “ 1928 5s.....		5,000	5,150
“ “ 1929 5s.....		3,000	3,120
“ “ 1930 5s.....		5,000	5,200
“ “ 1931 5s.....		5,000	5,200
“ “ 1932 5s.....		4,000	5,200
“ “ 1933 5s.....		4,000	4,160
Hillsborough County Fla road 1943 5s.....	50,500 00	50,000	4,200
Houston Tex high school bridge park sewer 1934 4¾s.....	26,562 60	27,000	53,000
Totals.....	\$1,400,903 44	\$1,371,100	\$1,384,343

THE SUPREME HIVE OF THE LADIES OF THE MACCABEES OF THE WORLD *

PORT HURON, MICH.

[Commenced business October 1, 1892]

Miss BINA M. WEST, President Miss FRANCES D. PARTRIDGE, Secretary
Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$12,472 00	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	170,128 93	
All other assessments or premiums	1,552,927 48	
Dues and per capita tax.....	195,208 52	
Medical examiners' fees	5,048 75	
Total	\$1,935,785 68	
Deduct payments returned to applicants and members	1,905 02	
Net amount received from members.....	\$1,933,880 66	
Interest on:		
Bonds	\$348,487 21	
Other sources	6,107 54	
		354,594 75
Rents		4,097 48
Bonds, subordinate hive officers		1,627 74
Defunct hive funds		6 45
Hospital and home fund		9,545 56
Gross profit on sale or maturity of ledger assets, viz:		
Bonds		572 16
Gross increase, by adjustment, in book value of ledger assets, viz:		
Bonds		982 89
Total Income	\$2,305,307 69	
Ledger Assets December 31, 1913	7,297,967 81	
Total	\$9,603,275 50	

DISBURSEMENTS

Death claims	\$1,008,326 26
Permanent disability claims	14,314 47
Total benefits paid	\$1,022,640 73
Commissions, prizes and fees to deputies or organizers.....	50,335 36
Salaries of deputies and organizers	89,952 69
Transferred to great hive for field work.....	52,513 05
Salaries of officers and trustees	12,850 00
Salaries of office employees.....	41,821 74

* Name changed August 1, 1915, to "Woman's Benefit Association of the Maccabees" by amendment to articles of association.

Medical examiners' fees and salaries	\$1,237 50
Traveling and other expenses of officers, trustees and committees	9,257 84
Insurance department fees	1,379 04
Rent	6,317 00
Advertising, printing and stationery.....	14,081 82
Postage, express, telegraph and telephone.....	8,545 28
Lodge supplies	971 94
Official publication	26,202 82
Legal expenses	17,516 89
Furniture and fixtures.....	786 33
Taxes, repairs and other expenses on real estate.....	2,945 05
Miscellaneous	3,437 28
Class work	6,422 30
District medical examiners' expenses	6,325 71
<i>Gross decrease, by adjustment, in book value of ledger assets, viz.:</i>	
Bonds	23,405 50
Total Disbursements	\$1,398,945 87
Balance	\$8,204,329 63

LEDGER ASSETS

Book value of real estate.....	\$88,000 00
Book value of bonds.....	7,804,888 44
Deposited in trust companies and banks <i>on interest</i>	290,052 00
Cash in association's office.....	21,389 19
Total	\$8,204,329 63

NON-LEDGER ASSETS

Interest accrued:	
Bonds	\$79,072 19
Other assets	2,222 13
Total	81,294 32
Rents accrued	797 42
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	136,000 00
Per capita tax on benefit members now in hands of record keeper	16,000 00
Per capita tax on social members now in hands of record keeper	4,000 00
Furniture and fixtures, \$12,572.30; supplies, \$16,754.56.....	29,326 86
Gross Assets	\$8,471,748 23

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$250 00
Market value of special deposits in excess of corresponding liabilities	5,000 00
Book value of bonds over market value.....	164,764 69
Furniture, fixtures and supplies.....	29,326 86
Total	199,341 55
Total Admitted Assets	\$8,272,406 68

LIABILITIES

Policy or certificate claims:	
Resisted	\$3,500 00
Reported, not yet adjusted.....	107,914 00
Present value deferred disability claims payable in instalments.....	24,897 32
	<hr/>
Total	\$136,311 32
Salaries and miscellaneous accounts.....	35,268 91
	<hr/>
Total Liabilities	\$171,580 23

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$112,483 34	\$7,062,362 60	\$123,121 87	\$7,297,967 81
<i>Income:</i>				
Membership fees.....			12,472 00	12,472 00
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	58,003 11		110,220 80	168,223 91
Other assessments.....	1,529,450 50		23,476 98	1,552,927 48
Dues and per capita tax.....			195,208 52	195,208 52
Other payments by members.....			5,048 75	5,048 75
Interest and dividends.....	5,244 49	345,334 67	4,015 59	354,594 75
Other income.....		4,898 28	11,934 00	16,832 28
	<hr/>	<hr/>	<hr/>	<hr/>
Totals.....	\$1,705,181 44	\$7,412,595 55	\$485,498 51	\$9,603,275 50
<i>Disbursements:</i>				
Death claims.....	\$1,008,326 26			\$1,008,326 26
Disability claims.....	14,314 47			14,314 47
Commissions to deputies, organizers and agents...			\$50,335 36	50,335 36
Salaries, fees, other compensation and traveling expenses of officers and employees.....			207,632 82	201,632 82
Insurance department fees.....			1,379 04	7,379 04
Rent.....			6,317 00	6,317 00
Official publication.....			26,202 82	26,202 82
Legal expenses.....			17,516 89	17,516 89
Taxes and expenses on real estate.....			2,945 05	2,945 05
Other expenditures.....	73 77	\$23,278 56	40,623 83	63,976 16
	<hr/>	<hr/>	<hr/>	<hr/>
Totals.....	\$1,022,714 50	\$23,278 56	\$352,952 81	\$1,398,945 87
Balance before transfers.....	\$682,466 94	\$7,389,316 99	\$132,545 70	\$8,204,329 63
Increase by transfers.....		571,052 94		571,052 94
	<hr/>	<hr/>	<hr/>	<hr/>
Balance.....	\$682,466 94	\$7,960,369 93	\$132,545 70	\$8,775,382 57
Decrease by transfers.....	571,052 94			571,052 94
	<hr/>	<hr/>	<hr/>	<hr/>
Balance on hand December 31, 1914.....	\$111,414 00	\$7,960,369 93	\$132,545 70	\$8,204,329 63

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	152,806	\$117,693,647	22,642	\$15,340,387
Written in 1914.....	19,640	13,661,500	1,518	700,250
	<hr/>	<hr/>	<hr/>	<hr/>
Totals	172,446	\$131,355,147	24,160	\$16,040,637
Deduct terminated, decreased or transferred in 1914....	11,312	8,083,436	1,270	689,496
	<hr/>	<hr/>	<hr/>	<hr/>
Total certificates in force December 31, 1914....	161,134	\$123,271,711	22,890	\$15,351,141
Terminated by death in 1914.	1,227	1,027,372	204	167,000
Terminated by lapse in 1914.	10,057	6,915,742	1,065	513,996
Terminated by expiration in 1914	28	17,750	1	500
Decreased in 1914.....		122,572		8,000
	<hr/>	<hr/>	<hr/>	<hr/>

Received in 1914 from members in New York:

Mortuary	\$135,690 44
Reserve	76,563 63
Expense	36,247 16

Total	<u>\$248,501 23</u>
-------------	---------------------

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	131	\$112,483	15	\$10,850
Incurred in 1914.....	1,227	1,027,872	204	167,000
Totals	1,358	\$1,140,355	219	\$177,850
Paid in 1914.....	1,228	1,008,326	206	167,806
Balance	130	\$132,029	13	\$10,044
Saved by compromising or scaling down in 1914.....	.....	19,815	.....	1,169
Rejected in 1914.....	2	800	.....	.....
Claims unpaid December 31, 1914	128	111,414	13	8,875

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	67	\$14,314	6	\$2,195
Paid in 1914.....	67	14,314	6	2,195

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit	Liabilities in such country
Canada.....	\$5,000	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Republic of Cuba internal 1915 5s.....	\$25,000 00	\$25,000	\$23,500
Alberta Canada 1923 4½s.....	19,333 33	20,000	19,400
Neepawa Can waterworks 1943 6s.....	10,000 00	10,000	10,000
La State La port commission 1959 5s.....	26,537 48	25,000	26,250
Bullock Co Ala road 1939 5s.....	10,342 56	10,000	10,400
Jefferson Co Ala sanitary 1931 4½s.....	16,729 60	16,000	15,520
Macon County Ala court house 1956 4½s.....	10,615 00	10,000	9,500
Sumter Co Ala road 1935 5s.....	27,369 12	25,000	25,500
Sacramento Co Cal road highway 1929 4½s.....	10,233 31	10,000	10,000
Hillsborough Co Fla road 1933 4s.....	24,839 30	25,000	23,750
Putnam County Fla road bridge court house 1949 5s.....	10,632 90	10,000	10,200
St Johns Co Fla road 1944 5½s.....	25,845 83	25,000	25,500
Bleckley Co Ga court house and jail 1943 5s.....	25,955 86	25,000	26,250
Glynn Co Ga court house and jail 1917 5s.....	10,079 77	10,000	10,100
Hancock Co Ga public road 1941 5s.....	27,001 58	25,000	25,500
Jasper County Ga court house 1922-35 5s.....	13,027 20	12,000	12,240
Spalding Co Ga court house 1931-35 5s.....	21,383 12	20,000	21,200
Stephen Co Ga court house and jail 1927-31 5s.....	10,571 36	10,000	10,200
Barber County Kans railroad aid 1927 5s.....	10,040 23	10,000	10,000
Gray County Kans funding 1935 5½s.....	22,313 86	20,000	20,600
Leavenworth Co Kans funding 1915 5s.....	10,000 00	10,000	10,000
Wyandotte Co Kans funding 1923 4½s.....	3,048 93	3,000	3,000
Wyandotte Co Kans bridge ser A 1924 4½s.....	2,036 00	2,000	2,000

	Book value	Par value	Market value
Wyandotte Co Kans bridge ser A 1931 4½s.....	\$3,085 37	\$3,000	\$3,000
Alger Co Mich road 1915 5s.....	10,000 00	10,000	10,000
Clay Co Minn drainage 1917-18 6s.....	10,291 17	10,000	10,300
Morrison Co Minn drainage ditch 1917 6s.....	25,570 50	25,000	25,500
Pennington Co Minn drainage ditch 1922-29 5½s.....	26,532 31	25,000	25,500
Bolivar Co Miss railroad aid 1918 6s.....	15,538 34	15,000	15,450
Forrest Co Miss normal college 1940 5s.....	26,454 74	25,000	25,250
Franklin Co Miss agri high school 1923 5s.....	8,149 34	8,000	8,160
Leflore Co Miss bridge 1932 5s.....	26,361 22	25,000	25,750
Washington Co Miss road and bridge 1933 5s.....	27,281 88	25,000	25,500
Wayne County Miss agri high school 1932 5s.....	7,544 26	7,500	7,500
Elko Co Nev court house and jail 1918-19 6s.....	10,308 14	10,000	10,300
Saratoga Co N Y highway imp 1920 5s.....	20,886 44	20,000	20,800
Alamance Co N C funding 1928-33 5½s.....	6,369 42	6,000	6,420
Buncombe Co N C funding 1922-36 4½s.....	31,327 44	30,000	29,700
Lincoln Co N C road 1954 5s.....	26,308 08	25,000	25,250
New Hanover Co N C school 1938 5s.....	26,197 92	25,000	26,000
Orange Co N C highway imp 1953 5s.....	10,166 24	10,000	10,200
Rockingham Co N C bridge and county home 1922-26 6s...	26,204 44	25,000	26,500
Stanly Co N C rfdg 1936-37 5s.....	10,225 81	10,000	10,300
Wake County N C funding road 1929 5s.....	15,919 05	15,000	15,456
Bowman Co N D funding 1931 5s.....	20,746 52	20,000	20,000
Ashtabula Co O emergency flood 1915-23 5s.....	20,290 58	20,000	20,600
Cuyahoga Co O Detroit-Sup bridge 1926-27 5s.....	21,076 91	20,000	21,200
Paulding Co O pike rfdg 1921-24 5s.....	10,083 99	10,000	10,100
Choctaw Co Okla funding 1938 6s.....	18,192 69	15,000	16,200
Seminole Co Okla funding 1932 6s.....	11,054 78	10,000	10,900
Wagoner Co Okla funding 1932 6s.....	11,048 41	10,000	10,600
Allegheny Co Penn road ser 3 1933 4s.....	20,682 77	20,000	19,400
Fall River Co S D judgment fdg 1932 5s.....	25,988 68	25,000	25,750
Mellette Co S D fdg 1933 6s.....	10,508 66	10,000	10,400
Davidson Co Tenn bridge 1937 4½s.....	25,255 64	25,000	25,000
Greene Co Tenn road 1918 5s.....	10,117 87	10,000	10,000
Hamblen County Tenn road 1939 5s.....	21,645 25	20,000	20,200
Jefferson Co Tenn road 1939 5s.....	21,314 20	20,000	20,800
Marion Co Tenn road 1929 4s.....	25,000 00	25,000	23,750
Montgomery Co Tenn highway and funding 1935 4½s.....	2,585 97	2,500	2,450
Montgomery Co Tenn highway and funding 1935 4½s.....	39,271 83	37,500	36,750
Clambers Co Tex court house and jail 1951 5s.....	20,249 99	20,000	20,000
Erath Co Tex jail 1945 5s.....	30,000 00	30,000	30,000
Jefferson Co Tex road 1944 5s.....	26,125 00	25,000	25,250
Jones County Tex court house 1949 5s.....	10,133 35	10,000	10,000
Orange County Tex special road 1952 5s.....	20,444 44	20,000	20,200
Tarrant Co Tex road and bridge 1952 5s.....	25,000 00	25,000	25,500
Taylor County Tex court house 1953 5s.....	10,000 00	10,000	10,000
Emery Co Utah bridge 1930 5s.....	10,154 00	10,000	10,100
Henry Co Va rfdg 1946 6s.....	23,429 37	20,000	22,200
Lee County Va road imp 1929-37 5½s.....	26,418 30	25,000	27,000
Mecklenburg Co Va road imp 1944 5s.....	5,260 09	5,000	5,100
Mecklenburg Co Va road imp 1934-40 5s.....	21,230 66	20,000	20,400
Tazewell Co Va road and bridge 1942 5s.....	10,435 00	10,000	10,400
Wise County Va road 1943 5s.....	20,576 00	20,000	20,400
Jefferson Co Wash rfdg 1926-31 5½s.....	5,488 10	5,000	5,150
Ashland Co Wis court house 1920-22 5s.....	10,132 30	10,000	10,200
Door County Wis jail 1920-27 5s.....	16,699 54	16,000	16,640
Birmingham Ala pub imp 1920 5s.....	10,181 30	10,000	10,100
Birmingham Ala pub imp 1923 5s.....	15,333 33	15,000	15,300
Enterprise Ala school 1926 5s.....	15,262 35	15,000	15,000
Gadsden Ala waterworks 1941 5s.....	10,000 00	10,000	10,000
Montgomery Ala school 1944 4½s.....	5,167 30	5,000	4,850
Selma Ala waterworks 1927 5s.....	10,150 92	10,000	10,000
Maricopa Co Ariz school district No 1 1933 5s.....	10,283 50	10,000	10,200
Maricopa Co Ariz school district No 8 1934 5½s.....	10,580 53	10,000	10,600
Carlisle Ark special school dist 1927-38 6s.....	5,358 10	5,000	5,200
Chicot County Ark levee dist 1938 6s.....	27,052 59	25,000	26,250
Fort Smith Ark sewer 1925 5s.....	15,452 72	15,000	15,000
Midland Ark special school 1917-31 6s.....	11,930 98	11,250	11,475
St Francis levee dist Ark rfdg 1959 5s.....	9,873 16	10,000	9,300
St Francis Co Ark levee 1947 6s.....	16,758 42	15,000	15,900
Warren Ark school 1926-30 6s.....	16,083 95	15,000	16,050
Alhambra Cal school 1923-35 5s.....	25,000 00	25,000	25,250
Berkeley Cal school 1922-23 4½s.....	5,181 41	5,000	4,900
Chico Cal school 1929-38 5s.....	20,482 56	20,000	21,000
Florence Cal school 1915-44 5½s.....	15,986 85	15,000	15,600
Long Beach Cal sewer 1952 5s.....	8,000 00	8,000	8,000
Los Angeles Cal water works 1922-54 3¾s.....	25,271 16	25,000	23,750

	Book value	Par value	Market value
Los Angeles Co Cal Van Nuys high school 1948 5½s.....	\$27,751 37	\$25,000	\$27,000
Mill Valley Cal imp 1929-43 5s.....	10,044 65	9,375	10,031
Ontario Cal street imp 1952 5s.....	20,787 54	20,000	20,800
Santa Ana Cal waterworks 1928-45 5s.....	50,324 90	45,000	46,350
Santa Barbara Cal waterworks 1922-41 4½s.....	10,226 35	10,000	9,900
So Pasadena Cal sewer 1942-48 5s.....	20,616 09	20,000	20,800
Boulder Colo waterworks 1921 4½s.....	10,117 88	10,000	9,900
Boulder Colo waterworks 1926 5s.....	5,137 50	5,000	5,100
Grand Junction Colo waterworks 1923 6s.....	21,418 69	20,000	21,000
Lamar Colo waterworks 1924 6s.....	26,601 35	25,000	26,500
Pueblo Colo bridge 1918 5s.....	5,120 00	5,000	5,000
Pueblo Colo waterworks 1931 4½s.....	14,935 00	15,000	14,550
New Haven Conn fire hquaters and str 1930-32 4s.....	50,000 00	50,000	49,500
Arcadia Fla waterworks 1941 5s.....	20,563 02	20,000	20,400
Clearwater Fla imp 1942 5s.....	13,000 00	13,000	13,000
Fort Myers Fla sewer 1931 5s.....	14,112 00	14,000	13,440
Gainesville Fla waterworks 1937-47 5s.....	26,040 97	25,000	25,000
Key West Fla rfdg 1942 5s.....	22,606 73	22,000	22,000
Lakeland Fla imp 1944-51 5s.....	15,000 00	15,000	15,000
Lee County Fla spec tax school 1933 5s.....	24,706 32	25,000	24,750
Orlando Fla street imp 1944 5s.....	12,000 00	12,000	12,240
Orlando Fla rfdg 1933 5s.....	6,901 55	6,500	6,630
St Petersburg Fla pub imp 1940 6s.....	28,761 20	25,000	26,250
Tallahassee Fla water el and gas 1960 5s.....	10,236 12	10,000	10,000
Tampa Fla bridge 1961 5s.....	22,179 74	21,000	21,210
Tampa Fla imp 1921 6s.....	4,257 50	4,000	4,200
Albany Ga imp 1941 5s.....	10,726 21	10,000	10,200
Bainbridge Ga sewer 1933-37 5s.....	10,326 04	10,000	10,200
Cartersville Ga school el lt water 1942 5s.....	26,147 61	25,000	26,000
Conyers Ga water and sewer 1934-43 5s.....	20,660 40	20,000	20,200
Cornelia Ga sewer and water 1943 5s.....	25,000 00	25,000	25,000
Giffin Ga lt sewer and water 1928-30 5s.....	16,205 80	15,000	16,050
Hawkinsville Ga auditorium and city hall 1936 5s.....	12,695 20	12,000	12,240
Jesup Ga waterworks 1917-36 5s.....	9,000 00	9,000	9,000
Kirkwood Ga school and street 1944 5s.....	25,569 66	25,000	25,500
Monroe Ga el lt 1935 5s.....	6,344 56	6,000	6,120
Monroe Ga water 1935 5s.....	7,402 00	7,000	7,140
Rochelle Ga el lt and water 1933-43 5s.....	15,000 00	15,000	14,550
Vidalia Ga imp 1943 5s.....	25,000 00	25,000	24,500
Vienna Ga school 1932-41 6s.....	22,255 82	20,000	22,000
Boise City Idaho Indep school 1925 5s.....	25,000 00	25,000	25,000
Caldwell Idaho water 1930 6s.....	15,583 32	15,000	15,600
Pocatello Idaho sewer 1931 5s.....	15,213 30	15,000	15,000
Twin Falls Idaho sewer 1926 6s.....	20,201 52	20,000	20,200
Salmon Idaho water 1932 6s.....	15,779 01	15,000	15,300
Sandpoint Idaho funding 1932 5½s.....	25,504 93	25,000	25,250
Weiser Idaho water 1932 5½s.....	10,299 44	10,000	10,300
Brookfield Illinois public imp 1918 5s.....	3,559 22	3,500	3,500
Champaign Ill school 1927-29 4½s.....	9,181 89	9,000	9,000
Cook Co Ill school 1926 4½s.....	10,169 24	10,000	10,200
East St Louis Ill funding 1928 4½s.....	23,018 89	22,000	22,000
Evanston Ill school 1922-25 4s.....	5,424 88	5,500	5,445
Jasper County Ill school 1915-20 5s.....	6,048 70	6,000	6,060
Jersey and Greene Cos Ill Nutwood drain & levee 1931 6s..	10,920 00	10,000	10,700
Johnston City Ill funding and imp 1919 4½s.....	10,000 00	10,000	9,900
Mercer County Ill Keithsburg drainage 1922-26 6s.....	25,691 68	25,000	25,500
Moline Ill water 1926-31 4½s.....	20,360 75	20,000	20,400
Peoria Co Ill Pekin & LaMarsh drain dist 1922 6s.....	26,254 14	25,000	25,750
Saline & Hamilton Cos Ill drainage 1920-25 6s.....	10,398 61	10,000	10,200
Schuyler County Ill Big Lake drain & lev 1925 6s.....	21,108 93	20,000	20,800
Taylorville Ill school 1933 4½s.....	9,925 00	10,000	10,000
Tazewell County Ill Spring Lake drain lev dist 1927-28 6s..	26,858 55	25,000	23,500
Urbana Ill funding 1923-28 4¾s.....	4,078 45	4,000	3,960
Vandalia Ill water and light 1915-19 6s.....	4,603 42	4,500	4,590
Watseke Ill school 1923-25 4½s.....	5,160 64	5,000	5,050
Clarion Ia school 1923 5s.....	10,254 40	10,000	10,200
Griswold Ia school 1921 4½s.....	13,500 00	13,500	13,500
Hancock Co Ia drainage 1926 5½s.....	10,375 48	10,000	10,400
Leon Ia water 1931 4½s.....	12,899 72	13,000	12,870
West Branch Ia water 1915-27 5s.....	12,381 19	12,000	12,120
Woodbine Ia school 1919 4½s.....	16,096 00	16,000	16,000
Arkansas City Kans refunding 1922 4½s.....	15,039 20	15,000	14,700
Cherryvale Kans funding 1925 5s.....	10,325 00	10,000	10,200
Cherryvale Kans water 1931 5½s.....	5,315 80	5,000	5,350
Coffeyville Kans electric light 1924 5½s.....	5,367 30	5,000	5,250
Coffeyville Kans internal imp 1915 6s.....	5,000 00	5,000	5,000

	Book value	Par value	Market value
Coldwater Kans water and electric light 1931 6s.....	\$10,448 08	\$10,000	\$10,400
Concordia Kans refunding waterworks 1927 5s.....	20,951 60	20,000	20,000
Dodge City Kans water 1940 5s.....	10,286 50	10,000	10,200
Independence Kans improvement 1915 5s.....	2,500 00	2,500	2,500
Olathe Kans internal imp 1915-16 5½s.....	4,016 20	4,000	4,000
Wichita Kans internal imp series V 1915-16 4s.....	5,997 00	6,000	6,000
Wichita Kans school bldg series B 1931 5s.....	10,789 44	10,000	10,600
Elizabethtown Ky school 1928-37 6s.....	11,423 49	10,000	11,400
Franklin Ky school 1938 5s.....	10,301 74	10,000	10,400
Oakdale Ky sewer 1934 5s.....	20,722 00	20,000	20,800
Pineville Ky public school 1932 5½s.....	15,829 42	15,000	15,450
Avoyelles Co Red Riv & Bayou Des Gl lev & dr 1954 5s..	25,380 67	25,000	25,000
Crowley La school sewer and water 1937-40 5s.....	10,630 20	10,000	10,200
Lake Charles La street paving 1944-45 5s.....	10,368 68	10,000	10,200
New Orleans La court house 1955 5s.....	27,836 74	25,000	26,500
New Orleans La public imp series A 1924 5s.....	10,000 00	10,000	10,000
Battle Creek Mich paving 1925 4½s.....	10,347 24	10,000	10,000
Battle Creek Mich water 1916-17 5s.....	5,052 70	5,000	5,050
Belding Mich water 1935 4s.....	9,865 29	10,000	9,400
Bessemer Mich public school 1918-21 5s.....	13,108 28	13,000	13,000
Cadillac Mich school building 1924-25 5s.....	10,388 91	10,000	10,400
Charlevoix Mich electric light 1926 4½s.....	16,476 96	16,000	16,320
Cheboygan Mich street imp 1920-23 5s.....	12,446 64	12,000	12,120
Corunna Mich water 1933 4½s.....	10,551 33	10,000	10,100
Delray Mich sewer 1933 5s.....	5,548 70	5,000	5,500
Detroit Mich water 1933 3½s.....	25,290 18	25,000	23,000
Ecorse Mich school 1926 5s.....	10,777 32	10,000	10,400
Fairview Mich sewer 1935 4½s.....	21,201 97	20,000	20,600
Fairview Mich water 1935 4½s.....	10,599 27	10,000	10,300
Gladstone Mich public imp 1927 5s.....	15,000 00	15,000	15,450
Grosse Point Mich highway imp 1931 4s.....	5,303 39	5,000	4,850
Grosse Point & Gratiot Twp Mich school 1927-36 4½s.....	10,313 78	10,000	10,000
Hamtramck Mich sewer 1936 5s.....	22,363 23	20,000	22,200
Hillsdale Mich water 1918-22 4s.....	7,500 00	7,500	7,350
Manistique Mich sewer and water 1922-23 5s.....	10,447 40	10,000	10,300
Mendon Twp Mich school 1919-20 4½s.....	3,205 16	3,150	3,119
Midland Mich school 1924 4¼s.....	10,167 98	10,000	9,900
Mt Pleasant Mich water 1918-27 4s.....	10,000 00	10,000	9,700
Reading Mich school 1917-23 5s.....	10,285 88	10,000	10,100
Redford Mich water 1944 5s.....	10,618 67	10,000	10,600
River Rouge Mich water 1934 4½s.....	6,341 60	6,000	6,000
River Rouge Mich water 1938 5s.....	8,854 02	8,000	8,400
Royalton Mich highway 1917-21 4½s.....	10,075 48	10,000	9,900
Sandusky Mich electric light 1940 5s.....	10,700 00	10,000	10,600
Springwells Mich highway imp 1928 5s.....	21,579 68	20,000	20,800
St Clair Mich refunding waterworks 1929 4½s.....	7,265 58	7,000	6,650
St Clair Heights Mich water 1935 5s.....	22,357 12	20,000	20,800
St Joseph Mich viaduct 1927 4½s.....	4,480 72	4,500	4,590
West Bay City Mich water 1929 4s.....	10,116 60	10,000	9,300
West Branch Mich water 1938 5s.....	10,810 18	10,000	10,500
Woodmere Mich water 1931 3½s.....	4,875 04	5,000	4,550
Biwabik Minn school 1917-21 5s.....	14,105 62	14,000	14,000
Fergus Falls Minn refunding indep school 1920 4½s.....	11,206 25	11,000	11,000
Itasca County Minn school 1926-27 6s.....	10,612 02	10,000	10,600
Virginia Minn water and light 1924-26 5s.....	10,193 78	10,000	10,000
Ackerman Miss water 1932 6s.....	2,127 94	2,000	2,060
Ackerman Miss water and electric light 1929 6s.....	12,555 44	12,000	12,240
Bolivar Co Miss Bogue Hasty drain dist 1927-29 6s.....	10,614 64	10,000	10,400
Bolivar Co Miss drain dist 1928-30 6s.....	4,273 65	4,125	4,290
Greenville Miss refunding 1928 6s.....	9,228 32	8,500	9,350
Greenville Miss refunding 1927 5s.....	15,250 02	15,000	15,300
Greenwood Miss elec light sewer and water 1924 5s.....	10,459 90	10,000	10,200
Hattiesburg Miss general imp 1927 5s.....	26,119 82	25,000	25,250
Jackson County Miss road 1922-32 6s.....	15,896 88	15,000	15,450
Jackson Miss water 1928 6s.....	21,625 00	20,000	22,000
Laurel Miss school 1928 5s.....	20,424 26	20,000	20,400
Lincoln County Miss road 1937 5½s.....	19,201 92	17,000	17,850
Louisville Miss water and sewer 1931-33 6s.....	7,789 80	7,000	7,280
Magnolia Miss school 1928 6s.....	10,743 96	10,000	10,500
Meridian Miss street imp 1935 4½s.....	26,416 70	25,000	24,500
Neshoba County Miss road 1927-33 5½s.....	10,301 00	10,000	10,300
Newton County Miss road 1937-39 6s.....	28,272 27	25,500	28,305
Smith County Miss road 1924-33 6s.....	16,306 50	15,000	16,350
Tupelo Miss refunding electric light 1915-25 5s.....	14,548 03	14,100	14,382
Tupelo Miss paving 1932 5s.....	20,554 74	20,000	20,600
Vicksburg Miss funding 1926 4½s.....	10,184 25	10,000	9,800

	Book value	Par value	Market value
Water Valley Miss school 1927 5s.....	\$10,150 94	\$10,000	\$10,100
Yazoo County Miss Road Dist No 5 1937 6s.....	16,941 26	15,000	16,950
Carthage Mo water 1928 5s.....	15,444 00	15,000	15,300
Dunklin County Mo drainage 1915-16 6s.....	5,015 05	5,000	5,000
Miss County Mo drainage 1925 6s.....	10,700 65	10,000	10,400
Richmond Mo sewer 1924-32 5s.....	8,147 73	8,000	8,300
Scott County Mo levee 1916-30 6s.....	20,954 15	20,000	21,200
Slater Mo water and elec light 1930 5s.....	5,062 50	5,000	5,100
Stoddard County Mo drainage 1915-17 6s.....	5,046 40	5,000	5,050
Billings Mont school 1925 4½s.....	25,000 00	25,000	24,250
Cascade County Mont school 1932 5s.....	10,432 79	10,000	10,300
Glendive Mont school 1925 5s.....	11,500 00	11,500	11,500
Livingston Mont sewer 1927 6s.....	11,662 20	11,400	11,628
Missoula Mont funding 1924 4½s.....	5,000 00	5,000	4,950
Beatrice Neb school 1933 5s.....	10,199 98	10,000	10,000
Benson Neb school 1944 5s.....	10,625 43	10,000	10,400
Columbus Neb school 1932 5s.....	10,297 90	10,000	10,300
Florence Neb funding 1934 6s.....	21,823 31	20,000	21,800
Grand Island Neb school 1926 4½s.....	20,057 00	20,000	19,600
Hastings Neb school 1924 4½s.....	15,000 00	15,000	14,700
Norfolk Neb sewer 1936 4s.....	20,000 00	20,000	18,400
South Omaha Neb street imp 1931 5½s.....	15,412 92	15,000	15,750
Superior Neb school 1927 5s.....	20,205 31	20,000	20,200
Wayne Neb school 1928 5s.....	26,693 44	25,000	25,250
York Neb paving 1927 5s.....	5,035 00	5,000	5,000
Reno Nev school 1917-22 5s.....	18,236 05	18,000	18,180
Reno Nev street and sewer 1934 5s.....	14,644 16	14,000	14,280
Bayonne N J school 1933 4½s.....	25,775 90	25,000	25,500
Edgewater N J school 1939-41 5s.....	10,810 36	10,000	10,600
Fort Lee N J funding 1935-42 5s.....	20,562 61	20,000	20,800
Hasbrouck Heights N J school 1932-35 4½s.....	20,887 92	20,000	20,400
Albuquerque N M school 1943 5s.....	15,427 50	15,000	15,450
Alfred N Y Union School 1915-28 5s.....	10,101 14	9,800	10,094
Brutus N Y Union Free School 1915-28 5s.....	20,686 94	20,000	20,600
Deerpark N Y Union Free School 1932-40 4½s.....	20,774 30	20,000	20,400
Hornellsville N Y school 1916-28 4s.....	24,000 00	24,000	23,760
Lancaster N Y sewer 1930-31 4.40s.....	10,146 71	10,000	10,100
Seneca Falls N Y paving 1925-26 4.30s.....	9,035 57	9,000	9,000
Seneca Falls N Y paving 1920 4.30s.....	1,002 43	1,000	1,000
Tonawanda N Y Union Free School 1917-29 4½s.....	25,703 00	25,000	25,500
Tuckahoe N Y village hall 1926-38 4.30s.....	19,945 34	19,500	19,500
Wellsville N Y paving 1921-36 4.85s.....	16,622 17	16,000	16,800
Wellsville N Y Union Free School 1928-34 4½s.....	26,192 05	25,000	25,500
Beaufort N C school 1944 5s.....	15,000 00	15,000	15,000
Bessemer City N C public imp 1933 5½s.....	20,000 00	20,000	20,400
Black Mountain N C public highway 1941 6s.....	11,406 60	10,000	10,900
Clayton N C water and sewer 1942 5½s.....	21,018 56	20,000	20,800
Cleveland County N C road township 1941 5s.....	9,951 92	10,000	10,000
Concord N C improvement 1937 5s.....	15,573 66	15,000	15,300
Dunn N C sewer 1943 6s.....	16,672 28	15,000	16,050
Duplin County N C roads 1936-43 6s.....	9,317 94	8,000	8,720
Elizabeth City N C school 1936 5s.....	24,426 25	23,500	23,970
Fayetteville N C municipal 1935 5s.....	10,691 22	10,000	10,300
Fayetteville N C street paving Class A 1920 5s.....	5,067 14	5,000	5,050
Fayetteville N C waterworks and filter 1941 5s.....	10,632 68	10,000	10,400
Greensboro N C funding 1938 5s.....	10,901 50	10,000	10,300
Greenville N C elec light and waterworks 1933 5s.....	5,201 20	5,000	5,150
Greenville N C Normal School and general imp 1937 5s....	15,878 49	15,000	15,450
Halifax County N C Halifax township road 1944 6s.....	10,675 86	10,000	10,500
Hendersonville N C refunding water 1938 6s.....	22,318 40	20,000	21,400
Hickory N C improvement 1934 5s.....	10,523 50	10,000	10,000
Kings Mountain N C light sewer and water 1938 6s.....	11,222 98	10,000	10,800
Kinston N C school 1933 5s.....	10,117 95	10,000	10,300
Laurinburg N C school district 1939 5s.....	14,470 40	14,000	14,000
Lenoir N C sewer and water 1938 6s.....	22,336 80	20,000	21,400
Lexington N C refunding and imp 1948 5s.....	10,000 00	10,000	10,100
Marion N C funding 1924 6s.....	16,136 70	15,000	15,900
Monroe N C funding 1915-30 6s.....	7,271 16	7,000	7,210
Morganton N C school 1933 5s.....	4,500 00	4,500	4,455
New Bern N C funding 1932 5s.....	20,337 32	20,000	20,200
Newton N C improvement 1937 5s.....	10,081 50	10,000	10,200
Red Springs N C school 1943 6s.....	16,464 40	15,000	16,050
Salem N C water 1936 5s.....	11,383 08	11,000	11,550
Salisbury N C public improvement 1960 5s.....	10,699 30	10,000	10,100
Shelby N C sewer and water 1938 5s.....	26,242 36	25,000	25,000
Statesville N C funding 1938 5s.....	20,614 55	20,000	20,400

	Book value	Par value	Market value
Troy N C graded school 1943 6s.....	\$27,613 34	\$25,000	\$25,750
Valleytown N C road 1941 6s.....	11,410 92	10,000	10,900
Vance County N C Henderson school 1943 5s.....	15,522 89	15,000	15,000
Wadesboro N C electric light and water 1925 5s.....	8,284 00	8,000	8,000
Waynesville N C school imp 1942 5s.....	10,282 59	10,000	10,000
Waynesville N C water 1938 5s.....	10,317 26	10,000	10,000
Wilson Twp N C good roads 1933 5s.....	26,296 44	25,000	25,500
Akron Ohio school 1936 4½s.....	5,000 00	5,000	5,100
Brewster Ohio school 1924-43 5s.....	10,353 96	10,000	10,500
Kenton Ohio street 1919-20 5½s.....	25,448 08	25,000	25,500
E Palestine Ohio sewer 1940-47 5s.....	15,452 52	15,000	15,900
Hudson Ohio school 1933-40 5s.....	10,000 00	10,000	10,000
Montpelier Ohio electric light and water 1928 4½s.....	10,259 35	10,000	10,400
N Baltimore Ohio refunding school 1928-30 5s.....	5,254 89	5,000	5,400
Altus Okla funding 1937 6s.....	27,100 12	25,000	26,500
Blackwell Okla public imp 1929 6s.....	15,555 40	15,000	15,300
Checotah Okla sewer 1935 6s.....	8,333 32	8,000	8,480
Chickasha Okla water 1934 5s.....	26,121 00	25,000	25,000
Comanche County Okla funding school 1937 6s.....	5,357 28	5,000	5,400
Cordell Okla school 1928 6s.....	27,138 18	25,000	26,500
Duncan Okla water 1929 5s.....	15,267 78	15,000	15,000
Enid Okla refunding 1919-28 6s.....	26,369 88	24,000	24,960
Holdenville Okla sanitary sewer 1934 5s.....	10,223 25	10,000	10,000
Jefferson County Okla school 1929 6s.....	14,553 40	13,500	14,310
Lawton Okla school building 1929 5s.....	15,808 35	15,000	15,000
McAlester Okla funding 1937 6s.....	11,235 86	10,000	11,000
Medford Okla electric light 1935 6s.....	11,375 00	10,000	10,600
Norman Okla sewer 1932 6s.....	10,749 78	10,000	10,700
Norman Okla water 1933 6s.....	10,756 00	10,000	10,700
Oklahoma City Okla school 1928 5s.....	10,422 50	10,000	10,200
Oklahoma County Okla school 1929 6s.....	11,651 25	10,000	10,900
Okmulgee Okla water 1935 6s.....	11,006 16	10,000	10,700
Pawhuska Okla water 1936 6s.....	27,245 61	25,000	27,000
Perry Okla funding 1937 6s.....	5,506 92	5,000	5,400
Purcell Okla school 1929 5s.....	15,922 90	15,000	15,000
Purcell Okla water 1937 5s.....	10,000 00	10,000	10,000
Sallisaw Okla water 1937 6s.....	27,433 32	25,000	26,500
Sapulpa Okla water 1929 6s.....	10,946 10	10,000	10,400
Shawnee Okla bd of education funding 1936 5½s.....	26,535 83	25,000	26,250
Woodward Okla sewer 1935 6s.....	15,810 00	15,000	16,200
Astoria Ore refunding 1931 5s.....	5,193 70	5,000	5,150
Astoria Ore water 1932 5s.....	10,401 67	10,000	10,300
Bend Ore sewer 1932 6s.....	16,650 78	15,000	15,900
Eugene Ore refunding 1920 5s.....	25,000 00	25,000	25,000
Lebanon Ore sewer Series A 1931 6s.....	26,644 22	25,000	25,750
Medford Ore bridge 1932 5s.....	7,117 12	7,000	7,000
Medford Ore water 1936-37 5s.....	19,627 50	18,000	18,000
Redmond Ore water 1930-31 7s.....	5,490 56	5,000	5,250
Springfield Ore improvement 1930 6s.....	16,441 18	15,000	15,450
Beaver Pa school 1927-34 4½s.....	20,573 03	20,000	20,000
Charlerio Pa funding 1928-32 4½s.....	10,482 90	10,000	10,200
Dunmore Pa refunding 1922 4s.....	5,064 86	5,000	4,950
Middletown Pa school 1930-40 4½s.....	26,299 55	25,000	25,750
Philadelphia Pa loan 1943 4s.....	25,000 00	25,000	25,500
South Sharon Pa school 1937 4½s.....	26,646 08	25,000	26,000
Trafford Pa school 1930-39 4½s.....	10,535 16	10,000	10,300
Montreal Que 1939 3½s.....	5,011 89	5,000	4,200
Easley S C school 1929 5s.....	5,236 90	5,000	5,000
Kingstree S C school 1927 6s.....	10,151 77	10,000	10,200
Laurens S C school 1937 5s.....	10,440 00	10,000	10,200
Marlboro County S C school 1930-31 5s.....	20,545 50	20,000	20,000
Mullins S C school 1925 6s.....	4,336 48	4,000	4,320
Timmons ville S C water 1950 5s.....	10,039 48	10,000	10,000
Aberdeen S D sewer 1926 4½s.....	20,530 20	20,000	19,800
Clay and Yankton Cos S D Clay Creek ditch drain 1920 6s	10,051 40	10,000	10,100
Lead S D school 1925-27 5s.....	25,000 00	25,000	25,000
Sioux Falls S D refunding 1915-30 5s.....	7,797 05	7,500	7,650
Sioux Falls S D water 1923 5s.....	7,708 23	7,500	7,650
Watertown S D indep school 1917-29 4½s.....	25,581 96	25,000	24,500
Binghamton Tenn school 1941 5½s.....	16,318 20	15,000	15,600
Chattanooga Tenn public imp 1937 4½s.....	25,784 55	25,000	25,000
Cleveland Tenn school 1933 5s.....	24,760 42	25,000	26,250
Covington Tenn sewer 1918-30 6s.....	16,310 18	15,000	15,750
Dayton Tenn school 1927 5s.....	12,471 60	12,000	12,000
Dickson Tenn school 1943 5s.....	10,000 00	10,000	10,000
Dyersburg Tenn school 1933 5s.....	24,550 00	25,000	25,000

	Book value	Par value	Market value
Jellico Tenn sewer and water 1941 5½s.....	\$5,257 89	\$5,000	\$5,300
Jackson Tenn refunding railroad 1929 5s.....	26,443 78	25,000	25,250
Knoxville Tenn public imp 1921 5s.....	5,225 00	5,000	5,100
Knoxville Tenn funding and imp 1937 4½s.....	20,825 00	20,000	20,000
Lenoir City Tenn school 1938 6s.....	5,553 65	5,000	5,100
Lenoir City Tenn street imp 1938 6s.....	11,076 90	10,000	10,200
Memphis Tenn sinking fund park 1926 4s.....	7,096 25	7,000	6,860
Memphis Tenn special levee 1953 5s.....	26,096 15	25,000	26,000
Morristown Tenn city imp 1933 5s.....	9,944 20	10,000	10,000
Murfreesboro Tenn State Normal School 1935 5s.....	10,230 00	10,000	10,300
Nashville Tenn street Series B 1927 4s.....	25,163 01	25,000	23,750
Springfield Tenn electric light and water 1924 5s.....	8,082 50	8,000	8,000
Austin Texas school 1950 5s.....	10,648 94	10,000	10,300
Belton Texas bridge and school 1954 5s.....	20,380 00	20,000	20,400
Belton Texas street 1953 5s.....	14,790 00	15,000	15,150
Brazoria County Texas drainage 1948 5s.....	10,000 00	10,000	9,800
Brownwood Texas school 1949 5s.....	10,361 80	10,000	10,100
Burleson County Texas 1949 5s.....	25,000 00	25,000	25,000
Center Texas school 1952 5s.....	8,596 33	8,500	8,585
Cleburne Texas water 1952 5s.....	10,320 00	10,000	10,200
Commerce Texas water 1937 4½s.....	11,036 64	11,000	10,670
Dawson Texas school 1949 5s.....	12,214 14	12,000	12,120
Denton County Texas road 1951 5s.....	25,308 33	25,000	25,250
Eagle Pass Texas school 1947 5s.....	10,875 66	10,000	10,200
Elgin Texas water 1949 5s.....	10,456 80	10,000	10,300
Ellis County Texas road 1950 5s.....	10,000 00	10,000	10,000
El Paso Texas school 1947 5s.....	15,376 35	15,000	15,300
Fort Worth Texas water 1922 6s.....	10,678 08	10,000	10,600
Galveston County Texas drainage 1917-30 5s.....	14,921 38	15,000	14,700
Georgetown Texas water 1954 5s.....	12,165 33	12,000	12,120
Greenville Texas school 1946 4¾s.....	10,409 92	10,000	10,000
Greenville Texas refunding water 1936 4¾s.....	9,179 90	9,000	9,000
Hillsboro Texas sewer and water 1953 5s.....	25,359 82	25,000	25,000
Houston Texas improvement 1944 5s.....	28,271 80	25,000	26,000
Houston County Texas road 1951 5s.....	5,000 00	5,000	5,000
Jefferson County Texas Beaumont navigation 1949 5s.....	13,000 00	13,000	13,130
Kingsville Texas school 1934 5s.....	10,114 00	10,000	10,100
Leon County Texas road 1941 5s.....	10,000 00	10,000	10,000
Longview Texas school 1952 5s.....	19,613 70	19,000	19,000
Marlin Texas street imp 1951 5s.....	10,133 34	10,000	10,100
Matagorda County Texas drainage 1934-36 5s.....	9,695 41	10,000	9,700
Maypearl Texas school 1924-43 5s.....	10,339 48	10,000	10,200
Memphis Texas sewer 1950 6s.....	10,706 67	10,000	10,700
Mexia Texas street 1953 5½s.....	10,436 93	10,000	10,300
Nacogdoches Texas electric light 1952 5s.....	20,000 00	20,000	20,000
Navarro County Texas road 1953 5s.....	25,000 00	25,000	25,000
Palestine Texas school 1946 4½s.....	20,550 00	20,000	19,200
Port Arthur Texas school Series 3 1951 5s.....	10,520 00	10,000	10,100
Port Arthur Texas school Series 4 1952 5s.....	10,216 92	10,000	10,100
Port Arthur Texas street imp 1951 5s.....	10,014 00	10,000	10,000
Red Oak Texas school 1915-43 5s.....	14,863 50	14,500	14,500
Robertson County Texas road 1953 5s.....	5,036 00	5,000	5,000
Robertson County Texas road 1953 5s.....	9,977 78	10,000	10,000
San Angelo Texas school 1945 5s.....	10,421 01	10,000	10,200
San Angelo Texas school 1948 5s.....	10,344 18	10,000	10,200
San Antonio Texas indep school 1953 5s.....	25,595 56	25,000	26,500
Seguin Texas street 1950 4½s.....	7,000 00	7,000	6,580
Stamford Texas indep school 1952 5s.....	25,835 06	25,000	25,000
Taylor County Texas road 1950 5s.....	20,833 32	20,000	20,000
Taylor Texas street 1948 5s.....	20,570 70	20,000	20,000
Tyler Texas funding 1926 6s.....	20,804 00	19,000	20,710
Victoria County Texas road 1952 5s.....	25,816 32	25,000	24,000
Waco Texas school and water 1934 5s.....	28,342 20	26,000	26,780
Waxahachie Texas water 1925-44 5s.....	10,270 20	10,000	10,000
Williamson County Texas road 1951 5s.....	10,000 00	10,000	10,000
Cache County Utah school 1931 4½s.....	10,000 00	10,000	9,700
Salt Lake City Utah school 1930 4s.....	14,526 32	15,000	14,400
Sevier County Utah school 1933 5s.....	10,288 00	10,000	10,200
Barton Heights Va sewer imp and water 1941 6s.....	10,860 70	10,000	11,400
Barton Heights Va sewer imp and water 1942 6s.....	10,860 70	10,000	11,500
Big Stone Gap Va improvement 1934 5s.....	5,260 80	5,000	4,900
Bristol Va water 1940 5s.....	10,410 36	10,000	10,200
Christiansburg Va water 1941 5s.....	15,000 00	15,000	15,300
Clifton Forge Va sewer sidewalk and street 1925 5s.....	523 35	500	510
Clifton Forge Va sewer sidewalk and street 1937 5s.....	20,786 00	20,000	20,400
Highland Park Va general imp 1940 5½s.....	21,845 00	20,000	22,200

	Book value	Par value	Market value
Martinsville Va electric light 1939 5s.....	\$18,107 02	\$17,000	\$17,680
Newport News Va harbor 1953 4½s.....	20,000 00	20,000	19,600
Newport News Va street imp 1948 4½s.....	5,211 54	5,000	4,900
Norfolk County Va school 1932 5s.....	5,255 00	5,000	5,050
Pocahontas Va funding imp 1939 5½s.....	10,624 85	10,000	10,300
Pulaski Va water 1939 5s.....	15,979 20	15,000	14,700
Radford Va general imp 1940 5s.....	10,412 50	10,000	10,000
Radford Va school 1940 5s.....	5,000 00	5,000	5,000
Roanoke Va refunding 1936 4½s.....	20,961 80	20,000	19,600
Suffolk Va street 1936 4½s.....	20,735 45	20,000	20,000
Wise County Va Lipps school 1943 5½s.....	5,345 00	5,000	5,350
Ballard Wash funding 1925 4½s.....	25,562 50	25,000	25,000
Chelan County Wash school 1931 5s.....	10,520 00	10,000	10,100
Everett Wash funding 1931 5s.....	32,269 55	31,000	31,930
Grandview Wash water 1932 6s.....	5,305 15	5,000	5,300
Granger Wash water 1932 6s.....	10,523 42	10,000	10,600
Kent Wash refunding light and water 1927-32 5s.....	10,306 47	10,000	10,000
North Yakima Wash sewer 1926 4s.....	24,710 56	25,000	23,000
Port Townsend Wash refunding 1931 5½s.....	25,825 00	25,000	25,500
Seattle Wash park 1930 4½s.....	10,300 00	10,000	10,000
Spokane County Wash school 1928 4½s.....	10,460 48	10,000	10,000
Tacoma Wash school Series B 1925 4¼s.....	25,427 50	25,000	25,250
Walla Walla Wash City Hall 1928 5s.....	20,669 50	20,000	20,200
Walla Walla Wash school 1921 5½s.....	15,497 86	15,000	15,150
Wenatchee Wash general municipal funding 1932 5s.....	9,500 00	9,500	9,595
Bluefield W Va refunding 1943 5s.....	14,862 40	14,000	14,560
Charleston W Va school 1942 4½s.....	26,596 98	25,000	24,750
Clarksburg W Va school 1941 5s.....	20,496 02	20,000	20,200
Huntington W Va funding and imp 1937 5s.....	10,550 00	10,000	10,500
McDowell County W Va Brown's Creek school 1943 5s.....	25,856 72	25,000	25,750
Morgantown W Va school 1924-36 5s.....	16,840 21	16,000	16,480
Princeton W Va sewer 1944 6s.....	5,205 00	5,000	5,250
Randolph County W Va Elkins indep school 1927-43 5s.....	20,539 86	20,000	20,800
Roncevert W Va paving sewer and water 1941 6s.....	5,788 07	5,000	5,450
Williamson W Va street and imp 1945 5½s.....	16,422 40	16,000	16,480
Williamson W Va indep school 1934-38 5½s.....	5,585 02	5,000	5,600
Fond du Lac Wis sewer 1921 3½s.....	14,151 43	15,000	14,100
Kewaunee Wis electric light 1920-28 5s.....	9,013 92	8,500	8,670
Marshfield Wis sewer 1915-17 5s.....	3,028 35	3,000	3,030
Merrill Wis street imp 1923-27 4½s.....	15,549 60	15,000	15,000
Rhinelanders Wis High School 1921-22 5s.....	10,397 26	10,000	10,400
West Allis Wis water 1915-23 5s.....	24,694 00	24,000	24,480
West Bend Wis water 1918-26 5s.....	12,320 79	12,000	12,360
Wood and Jackson Counties Wis Remington drain 1926-29 6s.....	10,619 95	10,000	10,500
Basin Wyo water 1940 6s.....	5,263 76	5,000	5,300
Douglas Wyo water 1938 5½s.....	25,458 32	25,000	25,500
Lander Wyo water 1940 5s.....	15,388 00	15,000	15,000
Totals.....	\$7,804,888 44	\$7,494,700	\$7,640,124

LADIES OF THE MODERN MACCABEES

PORT HURON, MICH.

[Commenced business May 21, 1890]

MRS. FRANCES E. BURNS, President MISS EMMA E. BOWER, Secretary
 Attorney for service of process in the State of New York, SUPERINTENDENT OF
 INSURANCE, Albany, N. Y.

INCOME

Certificate fees	\$511 00	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	36,211 00	
All other assessments or premiums.....	484,847 18	
Dues and per capita tax.....	49,210 37	
Medical examiners' fees	18 00	
Card fees	164 75	
Total	\$570,962 30	
Deduct payments returned to applicants and members	833 97	
Net amount received from members		\$570,128 33
Interest on:		
Bonds	\$26,435 96	
Other sources	11,416 29	
		37,852 25
Sale of lodge supplies		2,317 44
Official publication		201 85
Miscellaneous		304 09
Contribution to bed funds.....		197 50
Premium on schedule bonds.....		632 40
<i>Gross increase, by adjustment, in book value of ledger assets, viz.:</i>		
Bonds		1,515 00
Total Income		\$613,148 86
Ledger Assets December 31, 1913		903,179 01
Total		\$1,516,327 87

DISBURSEMENTS

Death claims	\$288,835 15	
Permanent disability claims	12,481 53	
Old age benefits	54,170 84	
Maternity	1,350 00	
Total benefits paid		\$356,837 52
Commissions, prizes and fees to deputies or organizers.....	14,520 00	
Salaries of deputies and organizers.....	32,907 64	
Salaries of managers or agents.....	13,292 26	
Salaries and other compensation of officers and trustees.....	1,562 57	
Salaries of office employees.....	16,117 57	
Medical examiners' fees and salaries.....	10,432 73	

Traveling and other expenses of officers, trustees and committees	\$4, 841 99
Insurance department fees	674 10
Rent	1, 458 50
Advertising, printing and stationery	3, 920 38
Postage, express, telegraph and telephone	4, 307 88
Lodge supplies	2, 017 75
Official publication	5, 058 10
Expense of supreme lodge meeting	14, 641 15
Legal expenses	2, 823 73
Furniture and fixtures	873 48
Miscellaneous	4, 539 86
Premiums on officers' bonds	2, 491 51
Deputy school expense	1, 905 86
Advanced to bed funds, \$1,175; reimbursed to special fund, \$1,000	2, 175 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	5, 623 88

Total Disbursements	\$503,023 46
--------------------------------------	---------------------

Balance	\$1,013,304 41
--------------------------	-----------------------

LEDGER ASSETS

Book value of bonds	\$787, 600 00
Deposited in trust companies and banks <i>on interest</i>	225, 704 41

Total	\$1,013,304 41
------------------------	-----------------------

NON-LEDGER ASSETS

Interest accrued:

Bonds	\$9, 913 21
Other assets	1, 473 25

Total	11, 386 46
Market value of bonds over book value	10, 652 50
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	43, 578 60
Defunct hive funds, \$3,69; great commander's special fund, \$700; great record keeper's special fund, \$4,000; great record keeper's contingent fund, \$379.35	5, 083 04
Per capita tax actually collected by lodges not yet turned over to supreme lodge	25, 000 00

Total Assets	\$1,109,005 01
-------------------------------	-----------------------

LIABILITIES

Policy or certificate claims:

Due and unpaid	\$468 92
Resisted	1, 000 00
Reported, not yet adjusted	23, 092 42

Total	\$24, 561 34
Salaries and miscellaneous accounts	9, 500 00
Advance assessments	636 03

Total Liabilities	\$34,697 37
------------------------------------	--------------------

EXHIBIT OF FUNDS

	Life benefit	Surplus	Old age	Bed funds
Balance on hand December 31, 1913.....	\$196,529 41	\$473,623 82	\$158,305 60	\$5,444 84
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	17,001 33	.....	.....	.....
Other assessments.....	484,847 18	.....	.....	.....
Dues and per capita tax.....	.....	.....	.....	.....
Interest and dividends.....	7,713 33	21,342 33	3,247 66	196 05
Other income.....	322 50	1,067 50	.....	197 50
Totals.....	\$706,413 75	\$496,033 65	\$161,553 26	\$5,838 39
<i>Disbursements:</i>				
Death claims.....	\$288,835 15	.....	.....	.....
Disability claims.....	12,481 53	.....	.....	.....
Other benefits.....	1,350 00	.....	\$54,170 84	.....
Other expenditures.....	3,039 20	\$378 00	142 90	.....
Totals.....	\$305,705 88	\$378 00	\$54,313 74	.....
Balance before transfers.....	\$400,707 87	\$495,655 65	\$107,239 52	\$5,838 39
Increase by transfers.....	15,751 96	.....	103,750 00	.....
Balance.....	\$416,459 83	\$495,655 65	\$210,989 52	\$5,838 39
Decrease by transfers.....	114,131 48	.....	169,270 95	178 90
Balance on hand December 31, 1914.....	\$302,328 35	\$495,655 65	\$41,718 57	\$5,659 49
		Relief funds	General	Total
Balance on hand December 31, 1913.....		\$806 55	\$68,468 79	\$903,179 01
<i>Income:</i>				
Certificate fees.....			511 00	511 00
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....			18,375 70	35,377 03
Other assessments.....			.....	484,847 18
Dues and per capita tax.....			49,210 37	49,210 37
Other payments by members.....			182 75	182 75
Interest and dividends.....		21 74	5,331 14	37,852 25
Other income.....			3,580 78	5,168 28
Totals.....		\$828 29	\$145,660 53	\$1,516,327 87
<i>Disbursements:</i>				
Death claims.....				\$288,835 15
Disability claims.....				12,481 53
Other benefits.....				55,520 84
Commissions to deputies, organizers and agents.....			\$14,520 00	14,520 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....			79,154 76	79,154 76
Insurance department fees.....			674 10	674 10
Rent.....			1,458 50	1,458 50
Official publication.....			5,058 10	5,058 10
Supreme lodge meeting.....			14,641 15	14,641 15
Legal expenses.....			2,823 73	2,823 73
Other expenditures.....		\$35 00	24,260 50	27,855 60
Totals.....		\$35 00	\$142,590 84	\$503,023 46
Balance before transfers.....		\$793 29	\$3,069 69	\$1,013,304 41
Increase by transfers.....			164,079 37	283,581 33
Balance.....		\$793 29	\$167,149 06	\$1,296,885 74
Decrease by transfers.....				283,581 33
Balance on hand December 31, 1914.....		\$793 29	\$167,149 06	\$1,013,304 41

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	38, 845	\$29, 603, 750	.....	.....
Written in 1914	6, 682	4, 229, 500	.....	.....
Revived in 1914	94	56, 250	.....	.....
Increased in 1914 .....	.....	4, 500	.....	.....
Totals	45, 621	\$33, 894, 000	.....	.....
Deduct terminated, decreased or transferred in 1914....	3, 957	2, 672, 500	.....	.....
Total certificates in force December 31, 1914....	41, 664	\$31, 221, 500	.....	.....
Terminated by death in 1914	360	281, 100	.....	.....
Terminated by lapse in 1914	3, 488	2, 253, 000	.....	.....
Terminated by disability and old age payments in 1914..	109	108, 900	.....	.....
Decreased in 1914 .....	.....	29, 500	.....	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	55	\$44, 970	.....	.....
Incurred in 1914	360	281, 100	.....	.....
Totals	415	\$326, 070	.....	.....
Paid in 1914	379	288, 835	.....	.....
Balance	36	\$37, 235	.....	.....
Liens on certificates .....	.....	8, 291	.....	.....
Saved by compromising or scaling down in 1914....	.....	1, 123	.....	.....
Rejected in 1914	4	3, 500	.....	.....
Claims unpaid December 31, 1914	32	24, 321	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	23	\$938	.....	.....
Incurred in 1914	272	12, 438	.....	.....
Totals	295	\$13, 376	.....	.....
Paid in 1914	280	12, 482	.....	.....
Balance	15	\$894	.....	.....
Liens on certificates .....	.....	293	.....	.....
Transferred to old age list..	1	37	.....	.....
Rejected in 1914	8	324	.....	.....
Claims unpaid December 31, 1914	6	240	.....	.....

EXHIBIT OF MATERNITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	26	\$1,350	.....	.....
Paid in 1914	26	\$1,350	.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	6	\$3,039	.....	.....
Incurred in 1914	226	95,475	.....	.....
Totals	232	\$98,514	.....	.....
Paid in 1914	232	54,171	.....	.....
Balance		\$44,343	.....	.....
Liens on certificates.....		3	.....	.....
Saved by compromising or scaling down in 1914.....		\$44,340	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Aberdeen Co Wash funding 1927 5½s.....	\$5,000	\$5,000	\$5,250
Abilene Texas street imp 1952 5s.....	10,000	10,000	10,100
Alger Co Mich county road 1921 5s.....	5,000	5,000	5,050
Allegheny Co Pa county road 1936 4s.....	5,000	5,000	4,850
Ann Arbor Mich school 1925 4s.....	5,000	5,000	4,850
Austin Tex cemetery 1930-34 5s.....	10,000	10,000	10,200
Bad Axe Mich municipal bldg 1923 5s.....	5,100	5,100	5,100
Baker City Ore waterworks 1920 5s.....	5,000	5,000	5,050
Bay City Mich rfdg school 1928 5s.....	5,000	5,000	5,150
Belding Mich waterworks 1935 4s.....	5,000	5,000	4,700
Bessemer Mich waterworks 1918 5s.....	5,000	5,000	5,000
Boise Idaho school 1932 5s.....	10,000	10,000	10,200
Charleston W Va bridge 1935 4s.....	4,000	4,000	3,720
Cheyenne Wyo waterworks 1939 5s.....	5,000	5,000	5,100
Chicago So Park Ill imp 1919 4s.....	5,000	5,000	4,950
Cincinnati O waterworks 1945 3½s.....	5,000	5,000	4,700
Cleveland O park 1929 4s.....	10,000	10,000	10,200
Coalgate Okla sewer 1938 6s.....	10,000	10,000	10,700
Cocke Co Tenn road and bridge 1929 5s.....	5,000	5,000	5,200
Columbus O electric light 1933 4s.....	5,000	5,000	5,000
Covert Twp Mich road 1922-26 5s.....	5,000	5,000	5,190
Crosby Co Tex court house 1953 5s.....	5,000	5,000	5,050
Croswell Mich el lt 1920 4½s.....	5,000	5,000	4,950
Croswell Mich street imp 1918 5s.....	5,000	5,000	5,050
Culbertson Co Tex road 1953 5s.....	10,000	10,000	10,000
Davidson Co Tenn bridge 1937 4½s.....	5,000	5,000	5,000
Des Moines Ia funding school 1932 4½s.....	10,000	10,000	10,200
Florence Ala sewer 1921 5s.....	10,000	10,000	10,000
Ft Smith Ark sewer 1926 5s.....	5,000	5,000	5,000
Ford Village Mich pub sewer 1937 5s.....	5,000	5,000	5,100
Ft Worth Tex waterworks 1951 5s.....	5,000	5,000	5,100
Greene Co Tenn road 1943 5s.....	10,000	10,000	10,200
Halls Tenn waterworks and el lt 1932-34 6s.....	6,000	6,000	6,240
Hancock Mich funding 1927 5s.....	5,000	5,000	5,000
Hancock Co Miss road and bridge 1933 6s.....	5,000	5,000	5,600
Harris Co Tex court house 1948 4s.....	5,000	5,000	4,650
Harris Co Tex school 1951 5s.....	5,000	5,000	5,050
Hendersonville N C street imp 1934 6s.....	10,000	10,000	10,600
Highland Park Mich waterworks 1927 4½s.....	5,000	5,000	4,950
Hillsboro Co Fla funding school 1925 6s.....	10,000	10,000	10,700

	Book value	Par value	Market value
Hillsdale Mich waterworks 1915 4s.....	\$1,500	\$1,500	\$1,500
Holland Mich el lt 1922-23 4s.....	2,000	2,000	1,940
Hood River Ore waterworks 1932 5s.....	10,000	10,000	10,100
Houston Tex waterworks 1946 5s.....	10,000	10,000	10,400
Houston Tex sewer 1938 4½s.....	5,000	5,000	4,900
Houston Co Tex road 1951 5s.....	15,000	15,000	15,000
Jefferson Co Ark bridge 1936 5s.....	10,000	10,000	10,000
Jefferson Co Tenn road 1939 5s.....	5,000	5,000	5,200
Kalamazoo Mich fire protection 1925 4s.....	5,000	5,000	4,750
Kansas City Kans school 1927 4½s.....	8,000	8,000	8,080
King Co Wash funding 1928 5s.....	5,000	5,000	5,200
Kingsville Tex sewer 1953 6s.....	10,000	10,000	10,700
Koochiching Co Minn ditch 1922 5s.....	10,000	10,000	10,000
La Grande Ore imp 1922 6s.....	5,000	5,000	5,000
Longview Tex waterworks 1954 5s.....	10,000	10,000	10,000
Marion Co W Va road 1943 5s.....	10,000	10,000	10,200
Matagorda Co Tex drainage 1934-35 5s.....	10,000	10,000	9,700
Midland Mich waterworks 1926-28 5s.....	5,000	5,000	5,300
Milan Mich waterworks 1934-36 4½s.....	5,000	5,000	4,900
Milwaukee Wis park and bath 1917-19 4s.....	5,000	5,000	4,982
Minneapolis Minn imp 1918 4s.....	5,000	5,000	5,000
Morgantown W Va school 1923 5s.....	5,000	5,000	5,100
Mount Airy Twp N C road 1943 5s.....	10,000	10,000	10,200
Muskegon Mich rfdg 1927 4s.....	5,000	5,000	4,850
Muskogee Okla school 1937 5s.....	10,000	10,000	10,300
New Baltimore Mich waterworks 1932 4½s.....	3,000	3,000	2,820
New York Clay corp stk 1960 4¼s.....	25,000	25,000	25,250
Norton Va street imp 1940 5s.....	10,000	10,000	10,000
Oklahoma City Okla school 1928 5s.....	5,000	5,000	5,100
Oklahoma City Okla fire station 1935 5s.....	10,000	10,000	10,300
Omaha Nebr school district 1931 4½s.....	10,000	10,000	10,100
Orange Tex street imp 1953 5s.....	5,000	5,000	5,000
Osage Co Okla funding 1932 6s.....	10,000	10,000	10,900
Paris Tex street imp 1963 5s.....	10,000	10,000	10,200
Pontiac Mich school 1915 5s.....	3,000	3,000	3,000
Port Angeles Wash funding 1933 6s.....	10,000	10,000	10,600
River Rouge Mich water extension 1938 5s.....	5,000	5,000	5,250
Riverside Co Cal highway 1927 5s.....	10,000	10,000	10,300
Roanoke Va rfdg 1936 4½s.....	5,000	5,000	4,900
Roanoke Va rfdg 1936 4½s.....	5,000	5,000	4,900
Rockland Twp Mich road 1928-31 5s.....	6,000	6,000	6,120
Roseau Co Minn ditch 1923 6s.....	5,000	5,000	5,250
Rosebud Co Mont bridge 1927 4½s.....	5,000	5,000	4,950
St Clair Mich paving 1921 4½s.....	5,000	5,000	4,850
St Johns Co Fla road 1944 5½s.....	20,000	20,000	20,400
St Joseph Mich park 1934 4½s.....	5,000	5,000	5,150
St Louis Co Minn school 1920 5s.....	10,000	10,000	10,100
St Petersburg Fla imp 1943 6s.....	10,000	10,000	10,500
Salt Lake City Utah school rfdg 1932 4½s.....	10,000	10,000	10,200
Seattle Wash school 1926 4s.....	5,000	5,000	4,800
Seattle Wash school 1927-28 4½s.....	13,000	13,000	13,000
Silver Bow Co Mont school 1924 4½s.....	5,000	5,000	4,950
Sioux Falls So Dak rfdg 1924 5s.....	5,000	5,000	5,100
Sioux Falls So Dak rfdg 1920 5s.....	10,000	10,000	10,100
So Vancouver B C Can deb 1929 5s.....	10,000	10,000	9,500
Spokane Wash school 1931 4½s.....	10,000	10,000	10,000
Stevens Co Wash funding 1929 4½s.....	5,000	5,000	4,950
Sullivan Co Tenn road 1938 5s.....	5,000	5,000	5,150
Tunica Co Miss high school 1934 5½s.....	10,000	10,000	10,300
Twin Falls Idaho fire department 1929 6s.....	5,000	5,000	5,100
Victoria Co Tex road 1937 5s.....	5,000	5,000	4,850
Vigo Co Ind rfdg 1920 4s.....	5,000	5,000	5,000
Wake Co N C court house and jail 1944 5s.....	10,000	10,000	10,400
West Branch Mich waterworks 1938 5s.....	5,000	5,000	5,250
West Seneca N Y school 1928-29 5s.....	5,000	5,000	5,330
West Tampa Fla imp 1941 5s.....	7,000	7,000	7,140
Wichita Kans high school 1929 4½s.....	5,000	5,000	5,050
Wichita Kans imp 1917-21 5s.....	10,000	10,000	10,200
Wyandotte Mich el lt 1937 4½s.....	5,000	5,000	4,900
Wyandotte Co Kans bridge 1932 4½s.....	5,000	5,000	5,000
Yale Mich sidewalks and crosswalks 1917 5s.....	4,000	4,000	4,040
Totals.....	\$787,600	\$787,600	\$798,252

SUPREME COUNCIL OF THE LOYAL ASSOCIATION

No. 75 MONTGOMERY STREET, JERSEY CITY, N. J.

[Commenced business November 29, 1889]

GEORGE N. JANES, President

FRANK S. PETTER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums	\$181,044 55	
Dues and per capita tax.....	1,482 65	
Benefit certificate changes	74 00	
Net amount received from members.....		\$182,601 20
Interest on:		
Bonds	\$3,290 00	
Other sources	475 72	
		3,765 72
Sale of lodge supplies		127 84
Fines, \$30.50; rebate fire insurance, \$5.94.....		36 44
Total Income		\$186,531 20
Ledger Assets December 31, 1913		109,802 78
Total		\$296,333 98

DISBURSEMENTS

Death claims	\$173,312 26
Salaries of deputies and organizers.....	75 00
Salaries of officers and trustees.....	5,175 00
Salaries of office employees.....	1,061 00
Insurance department fees	380 65
Rent	755 00
Advertising, printing and stationery.....	366 02
Postage, express, telegraph and telephone.....	348 64
Lodge supplies	37 24
Official publication	1,074 88
Expense of supreme lodge meeting.....	2,032 55
Legal expenses	499 34
Furniture and fixtures	58 16
Miscellaneous	536 87
Prizes for obtaining new members.....	1,888 38
National Fraternal Congress	204 43
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	2,644 12
Total Disbursements	\$190,449 54
Balance	\$105,884 44

LEDGER ASSETS

Book value of bonds.....	\$82,222 40
Deposited in trust companies and banks <i>on interest</i>	23,662 04
Total	\$105,884 44

NON-LEDGER ASSETS

Interest accrued on bonds.....	\$466 66
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	14,971 20
Furniture and supplies	850 00

Gross Assets **\$122,172 30**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$10,822 40
Furniture and supplies	850 00

Total **11,672 40**

Total Admitted Assets **\$110,499 90**

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$17,000 00
--	-------------

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$2,543 30	\$105,440 50	\$1,818 98	\$109,802 73
<i>Income:</i>				
Assessments.....	165,741 01		15,303 54	181,044 55
Dues and per capita tax.....			1,482 65	1,482 65
Other payments by members.....			74 00	74 00
Interest and dividends.....	353 65	3,335 53	76 54	3,765 72
Other income.....			164 28	164 28
Totals.....	\$168,637 96	\$108,776 03	\$18,919 99	\$296,333 98
<i>Disbursements:</i>				
Death claims.....	\$173,312 26			\$173,312 26
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$6,311 00	6,311 00
Insurance department fees.....			380 65	380 65
Rent.....			755 00	755 00
Official publication.....			1,074 88	1,074 88
Supreme lodge meeting.....			2,032 55	2,032 55
Legal expenses.....			499 34	499 34
Other expenditures.....		\$2,669 12	3,414 74	6,083 86
Totals.....	\$173,312 26	\$2,669 12	\$14,468 16	\$190,449 54
Balance before transfers.....	—\$4,674 30	\$106,106 91	\$4,451 83	\$105,884 44
Increase by transfers.....	22,026 48			22,026 48
Balance.....	\$17,352 18	\$106,106 91	\$4,451 83	\$127,910 92
Decrease by transfers.....		22,026 48		22,026 48
Balance on hand December 31, 1914.....	\$17,352 18	\$84,080 43	\$4,451 83	\$105,884 44

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	6,634	\$10,764,500	2,620	\$4,213,000
Written in 1914	297	248,000	175	126,500
Revived in 1914	6	9,500	2	4,000
Received by transfer in 1914			3	5,000
Totals	6,937	\$11,022,000	2,800	\$4,348,500
Deduct terminated, decreased or transferred in 1914....	433	587,000	198	254,000
Total certificates in force December 31, 1914....	6,504	\$10,435,000	2,602	\$4,094,500

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Terminated by death in 1914	99	\$181,000	43	\$78,000
Terminated by lapse in 1914	334	402,500	151	167,000
Transferred in 1914 .....	.....	.....	4	7,000
Decreased in 1914 .....	.....	3,500	.....	2,000
<hr/>				
Received in 1914 from members in New York:				
Mortuary				\$63,894 62
Expense				5,895 98
<hr/>				
Total				\$69,790 60
<hr/>				

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	9	\$14,000	4	\$6,000
Incurred in 1914	99	181,000	43	78,000
<hr/>				
Totals	108	\$195,000	47	\$84,000
Paid in 1914	99	173,312	43	74,789
<hr/>				
Balance	9	\$21,688	4	\$9,211
Saved by compromising or scaling down in 1914 .....	.....	4,688	.....	2,211
Claims unpaid December 31, 1914	9	17,000	4	7,000
<hr/>				

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City school houses and sites 1942 3½s.....	\$51,389 00	\$50,000	\$45,000
New York City rapid transit 1951 3½s.....	30,833 40	30,000	26,400
<hr/>			
Totals.....	\$82,222 40	\$80,000	\$71,400
<hr/>			

L'UNION ST. JEAN BAPTISTE D'AMERIQUE

WOONSOCKET, R. I.

[Commenced business November 1, 1900]

HENRI T. LEDOUX, President

ELIE VEZINA, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$236,003 40	
Medical examiners' fees.....	1,004 33	
Other payments by members.....	285 74	
Total	\$237,293 47	
Deduct payments returned to applicants and members	228 24	
Net amount received from members.....		\$237,065 23
Interest on:		
Mortgage loans	\$2,401 50	
Bonds and stocks.....	20,040 75	
Other sources	1,357 03	
		23,799 28
Rents, including \$7,524.12 fire insurance on New Bedford property		20,283 59
Sale of lodge supplies.....		2,194 37
Official publication		145 15
Bonding officers, \$124; sale of furniture and fixtures, \$20....		144 00
Check issued in 1912 returned and canceled.....		1,000 00
Total Income		\$284,631 62
Ledger Assets December 31, 1913		671,779 68
Total		\$956,411 30

DISBURSEMENTS

Death claims	\$90,158 34	
Sick and accident claims.....	22,469 12	
Total benefits paid.....		\$112,627 46
Commissions and fees to deputies or organizers.....		766 45
Salaries of deputies and organizers.....		6,421 67
Salaries and other compensation of officers and trustees.....		7,346 00
Salaries and other compensation of office employees.....		8,626 64
Medical examiners' fees and salaries.....		1,937 40
Traveling and other expenses of officers, trustees and committees		4,237 87
Insurance department fees.....		122 00
Rent		600 00
Advertising, printing and stationery.....		1,864 38
Postage, express, telegraph and telephone.....		1,838 98
Lodge supplies		1,929 44
Official publication		3,042 19
Expense of supreme lodge meeting.....		19 04

Legal expenses	\$459 71
Furniture and fixtures.....	268 78
Taxes, repairs and other expenses on real estate.....	16,107 28
Miscellaneous	1,274 25
District conventions	1,030 76
Membership contests and other organization expense.....	3,904 12

Total Disbursements **\$174,424 42**

Balance **\$781,986 88**

LEDGER ASSETS

Book value of real estate.....	\$151,533 19
Mortgage loans	50,000 00
Book value of bonds, \$554,170.50; stocks, \$3,200.....	557,370 50
Deposited in trust companies and banks <i>on interest</i>	22,497 24
Cash in association's office.....	585 95

Total **\$781,986 88**

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$430 95
Bonds	9,679 15
Other assets	134 22

Total **10,244 32**

Rents due and accrued..... **965 32**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..... **20,976 25**

Furniture and fixtures, \$3,538.10; lodge supplies, \$3,948.76; balance due from lodges, \$1,071.33; Mallet library, \$2,156.40 **10,714 59**

Gross Assets **\$824,887 36**

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default **\$583 33**

Book value of real estate over market value.. **31,715 19**

Book value of bonds and stocks over market value **30,340 50**

Furniture and fixtures, \$3,538.10; lodge supplies, \$3,948.76; balance due from lodges, \$1,071.33; Mallet library, \$2,156.40..... **10,714 59**

Total **73,353 61**

Total Admitted Assets **\$751,533 75**

LIABILITIES

Policy or certificate claims:

Resisted	\$1,250 00
Reported, not yet adjusted	9,520 02

Total **\$10,770 02**

Advance assessments **1,927 50**

Total Liabilities..... **\$12,697 52**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Expense	Total
Balance on hand December 31, 1913.....	\$9,683 03	\$644,377 77	\$16,304 39	\$1,414 49	\$671,779 68
<i>Income:</i>					
Assessments.....	165,648 91	.....	24,174 59	45,951 66	235,775 16
Other payments by members.....	.....	.....	.....	1,290 07	1,290 07
Interest and dividends.....	418 65	22,754 53	593 30	32 80	23,799 28
Other income.....	1,000 00	20,283 59	.....	2,483 52	23,767 11
Totals.....	\$176,750 59	\$687,415 89	\$41,072 28	\$51,172 54	\$956,411 30
<i>Disbursements:</i>					
Death claims.....	\$90,158 34	.....	.....	.....	\$90,158 34
Sick and accident claims.....	.....	.....	\$22,469 12	.....	22,469 12
Commissions to deputies, organizers and agents.....	.....	.....	.....	\$766 45	766 45
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	.....	28,569 58	28,569 58
Insurance department fees.....	.....	.....	.....	122 00	122 00
Rent.....	.....	.....	.....	600 00	600 00
Official publication.....	.....	.....	.....	3,042 19	3,042 19
Supreme lodge meeting.....	.....	.....	.....	19 04	19 04
Legal expenses.....	.....	.....	.....	459 71	459 71
Taxes and expenses on real estate.....	.....	\$16,107 28	.....	.....	16,107 28
Other expenditures.....	174 17	.....	.....	11,936 54	12,110 71
Totals.....	\$90,332 51	\$16,107 28	\$22,469 12	\$45,515 51	\$174,424 42
Balance before transfers.....	\$86,418 08	\$671,308 61	\$18,603 16	\$5,657 03	\$781,986 88
Increase by transfers.....	.....	88,500 00	326 45	3,643 33	92,469 78
Balance.....	\$86,418 08	\$759,808 61	\$18,929 61	\$9,300 36	\$874,456 66
Decrease by transfers.....	80,000 00	.....	3,643 33	8,826 45	92,469 78
Balance on hand December 31, 1914.....	\$6,418 08	\$759,808 61	\$15,286 28	\$473 91	\$781,986 88

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31 1913	25,105	\$10,029,275	1,048	\$450,500
Written in 1914.....	4,061	1,533,900	210	184,500
Revived in 1914.....	1	1,000	.....	.....
Received by transfer in 1914.....	.....	.....	3	2,000
Increased in 1914.....	.....	30,500	.....	10,000
Totals	29,167	\$11,594,675	1,261	\$647,000
Deduct terminated, decreased or transferred in 1914....	2,184	754,175	103	97,750
Total certificates in force December 31, 1914...	26,983	\$10,840,500	1,158	\$549,250
Terminated by death in 1914.....	229	86,025	6	2,750
Terminated by lapse in 1914.....	1,955	661,050	96	91,500
Transferred in 1914.....	.....	.....	1	1,000
Decreased in 1914.....	.....	7,100	.....	2,500
Received in 1914 from members in New York:				
Mortuary				\$8,202 51
Sick and accident.....				1,553 41
Expense				1,842 00
Total				\$11,597 92

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	18	\$12, 383	2	\$500
Incurred in 1914	229	86,025	6	2,750
Claim revived during the year	1	1,000	.....	.....
Totals	248	\$99, 408	8	\$3, 250
Paid in 1914.....	234	90, 158	8	3, 250
Balance	14	\$9, 250	.....	.....
Saved by compromising or scaling down in 1914.....	.....	250	.....	.....
Claims unpaid December 31, 1914	14	9, 000	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	85	\$1, 445	7	\$96
Incurred in 1914.....	1, 068	22, 962	69	1, 213
Totals	1, 153	\$24, 407	76	\$1, 309
Paid in 1914.....	1, 022	22, 469	66	1, 190
Rejected in 1914	8	168	1	18
Claims unpaid December 31, 1914	123	1, 770	9	101

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Baltimore Md dock 1961 4s.....	\$4,850 00	\$5,000	\$4,900
Buffalo N Y hospital 1934 4½s.....	5,000 00	5,000	5,100
Berkeley Cal 1936 5s.....	13,051 25	12,500	12,750
Chicago Ill sewer 1920 4s.....	4,975 00	5,000	4,950
California State San Francisco harbor 1985 4s.....	4,762 50	5,000	4,750
Cleveland O 1949 4½s.....	5,368 50	5,000	5,350
Cleveland O 1949 4½s.....	5,000 00	5,000	5,350
Eldorado Ark school 1924 6s.....	2,600 00	2,500	2,575
Eldorado Ark school 1925 6s.....	2,600 00	2,500	2,575
Fall River Mass pub library 1918 4s.....	4,918 75	5,000	5,050
Idaho State potato and sugar beet seed exp station 1933 4s....	4,870 00	5,000	4,900
Idaho State potato and sugar beet seed exp station 1933 4s..	974 00	1,000	980
Jersey City N J school 1963 4½s.....	5,100 00	5,000	5,250
Los Angeles Cal el plant 1938 4½s.....	9,975 00	10,000	10,100
Massachusetts Charles river basin 1945 3½s.....	4,525 00	5,000	4,900
Massachusetts metropolitan water 1935 3½s.....	4,562 50	5,000	4,650
Minneapolis Minn sewer 1942 4s.....	4,975 00	5,000	4,900
Minneapolis Minn water 1923 4s.....	4,764 00	5,000	4,950
North Birmingham Ala school 1937 5s.....	5,150 00	5,000	5,150
New York City corp stk 1960 4¼s.....	10,300 00	10,000	10,100
New York City corp stk 1962 4¼s.....	9,975 00	10,000	10,300
Omaha Neb 1941 4½s.....	4,900 00	5,000	5,100
Oakland Cal auditorium 1936 4½s.....	4,931 50	5,000	5,100
Pawtucket R I sewer 1950 4s.....	9,900 00	10,000	9,700
Portland Ore 1935 4s.....	9,150 00	10,000	9,700
Rumford and Mexico Me water 1932 4s.....	4,900 00	5,000	4,900
Richmond Va 1948 4s.....	9,387 50	10,000	9,200
San Francisco Cal city and county water 1939 4½s.....	4,926 00	5,000	4,900
San Francisco Cal Geary st ry 1930 4½s.....	4,993 75	5,000	4,950
Sacramento Cal new levee 1924 4½s.....	4,840 50	5,000	5,000

	Book value	Par value	Market value
Saginaw Mich water 1922 3½s.....	\$7,580 00	\$8,000	\$7,600
Seattle Wash water tunnel 1934 4½s.....	5,100 00	5,000	5,000
San Francisco Cal city hall 1956 5s.....	5,088 50	5,000	5,300
Waterbury Conn 1963 4½s.....	5,000 00	5,000	5,000
Atchison Top & S Fe Ry trans cont short line 1st mtg 1958 4s	4,700 00	5,000	4,550
Boston & No St Ry 1st mtg rfdg 1954 4s.....	9,200 00	10,000	8,800
Boston & No St Ry 1st mtg rfdg 1954 4s.....	9,250 00	10,000	8,800
Bos & M R R R Mtg 1926 4s.....	9,725 00	10,000	7,700
Bos & M R R R 1926 4s.....	4,866 25	5,000	3,850
Bos & M R R R 1926 4s.....	4,800 00	5,000	3,850
Dos & M R R R 1926 4s.....	4,762 50	5,000	3,850
Boston Ele Ry 1935 4s.....	4,775 00	5,000	4,300
Boston Ele Ry 1937 4½s.....	6,000 00	6,000	5,520
Boston Ele Ry 1942 5s.....	5,000 00	5,000	4,900
Boston Ele Ry 1942 5s.....	2,970 00	3,000	2,940
Boston & Albany R R imp 1934 4s.....	4,875 00	5,000	4,700
Boston & Albany R R rfdg 1952 3½s.....	7,437 50	10,000	8,200
Boston & Albany R R terminal 1951 3½s.....	1,635 00	2,000	1,640
Bay State S Ry ser notes 1926 5s.....	15,150 00	15,000	14,850
Bay State St Ry ser notes 1927 5s.....	5,000 00	5,000	4,950
Chicago Burlington & Quincy R R gnl mtg 1958 4s.....	9,612 50	10,000	9,400
Chicago Rock Isl & Pac Ry 1st & rfdg mtg 1934 4s.....	8,925 00	10,000	7,200
Chicago Mil & St P Ry gnl mtg 1989 4½s.....	4,962 50	5,000	5,150
Chicago Mil & St P Ry gnl mtg 1989 4½s.....	4,975 00	5,000	5,150
Chicago & No'western Ry 1926 4s.....	4,756 25	5,000	4,800
Chicago City Ry 1st mtg 1927 5s.....	4,862 50	5,000	5,000
Fitchburg R R 1928 4½s.....	4,900 00	5,000	4,750
Jacksonville Ill Ry & Lt Co 1st cons mtg 1931 5s.....	4,850 00	5,000	4,750
Louisville & Nashville R R unified 1940 4s.....	4,650 00	5,000	4,800
Montreal Tramways Co 1st & rfdg gold 1941 5s.....	4,950 00	5,000	4,950
N Y N H & H R R deb 1947 4s.....	4,725 00	5,000	3,800
N Y N H & H R R deb 1954 3½s.....	8,375 00	10,000	6,800
N Y N H & H R R deb 1947 4s.....	4,643 75	5,000	3,800
N Y Westchester & Boston Ry 1st mtg 1946 4½s.....	4,962 50	5,000	3,500
N Y Westchester & Boston Ry 1st mtg 1946 4½s.....	5,000 00	5,000	3,500
Old Colony Street Ry 1st mtg rfdg 1954 4s.....	9,100 00	10,000	8,800
Old Colony Street Ry 1st mtg rfdg 1954 4s.....	9,100 00	10,000	8,800
Old Colony R R 1924 4s.....	4,931 25	5,000	4,750
Providence Terminal Co 1956 4½s.....	903 75	1,000	840
Rio Grande So R R 1st mtg 1940 4s.....	8,100 00	10,000	4,200
St L Rocky Mts & Pac Co 1st mtg 1955 5s.....	8,400 00	10,000	7,800
So Pac Co San Francisco ter 1st mtg 1950 4s.....	9,275 00	10,000	8,500
So Ind Ry 1st mtg 1951 4s.....	4,750 00	5,000	3,550
United T & El Co Prov & Paw R I St Ry issue 1st mg 1935 5s	5,000 00	5,000	5,000
Wilkesbarre & Hazelton R R 1st coll 1951 5s.....	9,400 00	10,000	3,000
American Tel & Telgh Co coll tr 1929 4s.....	18,225 00	20,000	17,800
American Tel & Telgh Co coll tr 1929 4s.....	4,525 00	5,000	4,450
Balt Md Cons Gas Co 1954 4½s.....	4,675 00	5,000	4,750
Buffalo Gen El Co 1st mtg 1939 5s.....	5,100 00	5,000	5,000
Cuyahoga Telephone Co 1st mtg 1919 5s.....	9,000 00	10,000	8,800
Dayton Lighting Co 1st & rfdg mtg 1937 5s.....	9,500 00	10,000	9,000
International Navigation Co 1st mtg 1929 5s.....	4,750 00	5,000	2,750
Minneapolis Minnesota Gas Light Co 1930 5s.....	4,975 00	5,000	4,900
Mt Whitney Pwr & El Co 1st mtg 1939 6s.....	5,000 00	5,000	4,900
So Calif Edison Co Los Angeles Cal gnl mtg 1939 5s.....	4,700 00	5,000	4,700
People's Gas Lt & Cke Co Chicago Ill rfg mg gold 1947 5s..	10,050 00	10,000	10,100
Topeka Edison Co 1st mtg 1930 5s.....	4,900 00	5,000	4,850
United States Tel Co 1st mtg 1919 5s.....	9,000 00	10,000	8,300
Woonsocket Elec Machine & Power Co 1st mtg 1931 4½s....	2,700 00	3,000	2,820
Woonsocket Elec Machine & Power Co cons mtg 1943 4½s...	3,880 00	4,000	3,680

Stocks:

100 Producers Nat Bank Woonsocket R I.....	3,200 00	2,000	3,260
Totals.....	\$557,370 50	\$582,500	\$527,030

THE MACCABEES*

DETROIT, MICH.

[Commenced business September 1, 1883]

D. P. MARKEY, President

L. E. SISLER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$214,069 30	
All other assessments or premiums.....	4,631,721 81	
Dues and per capita tax.....	337,622 63	
Total	\$5,183,413 74	
Deduct payments returned to applicants and members	5,005 75	
Net amount received from members.....	\$5,178,407 99	
Interest on:		
Bonds	\$551,117 06	
Other sources	26,029 84	
		577,146 90
Rents		5,166 66
Sale of lodge supplies.....		4,662 93
Official publication		3,852 49
Transferred from Modern Maccabees.....		297,302 49
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		1,547 81
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		2,644 72
Total Income	\$6,070,731 99	
Ledger Assets December 31, 1913	11,945,140 23	
Total	\$18,015,872 22	

DISBURSEMENTS

Death claims	\$3,681,532 36	
Permanent disability claims.....	347,641 05	
Sick and accident claims.....	80,356 50	
Relief to members in distress.....	6,289 72	
Total benefits paid	\$4,115,819 63	
Commissions and fees to deputies or organizers.....	162,049 64	
Salaries of managers or agents.....	283,549 66	
Salaries of officers and trustees.....	24,280 00	
Salaries of office employees.....	73,031 70	
Medical examiners' fees and salaries.....	7,672 76	
Traveling and other expenses of officers, trustees and committees	5,502 02	
Insurance department fees.....	2,128 36	
Rent	3,630 00	
Advertising, printing and stationery.....	14,647 58	

* Formerly the Knights of the Maccabees of the World; name changed July 20, 1914.

Postage, express, telegraph and telephone.....	\$12,472 22
Lodge supplies	6,398 63
Official publication	46,769 54
Expense of supreme lodge meeting.....	9,611 71
Legal expenses	15,526 09
Furniture and fixtures.....	2,945 61
Taxes, repairs and other expenses on real estate.....	2,106 76
Miscellaneous, including \$1,092.05 actuary.....	4,993 69
Exchange	342 54
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	9,481 16
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	19,514 64
Total Disbursements	\$4,822,473 24
Balance	\$13,193,398 28

LEDGER ASSETS

Book value of real estate.....	\$175,000 00
Book value of bonds.....	12,270,560 37
Deposits in trust companies and banks on interest.....	694,244 67
Cash in association's office, \$50,569.91; in banks not on in- terest, \$3,023.33	53,593 24
Total	\$13,193,398 28

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$287,073 35
Other assets	724 02
Total	287,797 37
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	470,000 00
Furniture and fixtures.....	18,000 00
Gross Assets	\$13,969,195 65

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$23,921 40
Market value of special deposits in excess of corresponding liabilities	29,135 00
Book value of bonds over market value.....	224,653 35
Furniture and fixtures.....	18,000 00
Total	295,709 75
Total Admitted Assets	\$13,673,485 90

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$249,106 75
Resisted	26,013 50
Reported, not yet adjusted.....	139,475 00
Present value of deferred disability claims payable in instalments.....	1,474,663 62
Total	\$1,889,258 87
Salaries and miscellaneous accounts.....	41,310 83
Total Liabilities	\$1,930,569 70

EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and accident	Relief fund No. 1
Balance on hand December 31, 1913.....	\$447,528 95	\$11,235,908 47	\$38,627 78	\$67,643 67
<i>Income:</i>				
Assessments during first 12 months of membership of which all or an extra per cent is used for expenses.....	44,748 42	.....	5,257 83	1,300 00
Other assessments.....	4,339,956 14	.....	83,489 66	31,883 75
Dues and per capita tax.....	.....	.....	.....	.....
Interest and dividends.....	550,467 81	.....	14,045 33	9,758 67
Other income.....	300,302 49	4,192 53	.....	.....
Totals.....	\$5,683,003 81	\$11,240,101 00	\$141,420 60	\$110,586 09
<i>Disbursements:</i>				
Death claims.....	\$3,681,532 36	.....	.....	.....
Disability claims.....	347,641 05	.....	.....	.....
Sick and accident claims.....	.....	.....	\$80,356 50	.....
Other benefits.....	.....	.....	.....	\$6,289 72
Commissions to deputies, organizers and agents...	.....	.....	.....	.....
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	.....	.....
Insurance department fees.....	.....	.....	.....	.....
Rent.....	.....	.....	.....	.....
Official publication.....	.....	.....	.....	.....
Supreme lodge meeting.....	.....	.....	.....	.....
Legal expenses.....	.....	.....	.....	.....
Taxes and expenses on real estate.....	.....	.....	.....	.....
Other expenditures.....	.....	\$28,995 80	.....	.....
Totals.....	\$4,029,173 41	\$28,995 80	\$80,356 50	\$6,289 72
Balance before transfers.....	\$1,653,830 40	\$11,211,105 20	\$61,064 10	\$104,296 37
Increase by transfers.....	483,573 04	1,523,382 90	2,419 22	94 83
Balance.....	\$2,137,403 44	\$12,734,488 10	\$63,483 32	\$104,391 20
Decrease by transfers.....	1,465,854 21	463,927 73	36,743 22	42,944 83
Balance on hand December 31, 1914.....	\$671,549 23	\$12,270,560 37	\$26,740 10	\$61,446 37

EXHIBIT OF FUNDS — Concluded

	Relief fund No. 2	Expense	Total
Balance on hand December 31, 1913.....	\$649 97	\$154,781 39	\$11,945,140 23
<i>Income:</i>			
Assessments during first 12 months of membership of which all or an extra per cent is used for expenses.....	6,507 00	151,250 30	209,063 55
Other assessments.....	155,254 85	21,137 41	4,631,721 81
Dues and per capita tax.....	.....	337,622 63	337,622 63
Interest and dividends.....	111 47	2,763 62	577,146 90
Other income.....	.....	10,682 08	315,177 10
Totals.....	\$162,523 29	\$678,237 43	\$18,015,872 22
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$3,681,532 36
Disability claims.....	.....	.....	347,641 05
Sick and accident claims.....	.....	.....	80,356 50
Other benefits.....	.....	.....	6,289 72
Commissions to deputies, organizers and agents.....	\$66,833 46	\$95,216 18	162,049 64
Salaries, fees, other compensation and traveling expenses of officers and employees.....	86,168 68	307,867 46	394,036 14
Insurance department fees.....	.....	2,128 36	2,128 36
Rent.....	.....	3,630 00	3,630 00
Official publication.....	.....	46,769 54	46,769 54
Supreme lodge meeting.....	.....	9,611 71	9,611 71
Legal expenses.....	8,728 05	6,798 04	15,526 09
Taxes and expenses on real estate.....	.....	2,106 76	2,106 76
Other expenditures.....	.....	41,800 27	70,796 07
Totals.....	\$161,730 19	\$515,928 32	\$4,822,473 94
Balance before transfers.....	\$793 10	\$162,309 11	\$13,193,398 28
Increase by transfers.....	.....	.....	2,009,469 99
Balance.....	\$793 10	\$162,309 11	\$15,202,868 27
Decrease by transfers.....	.....	.....	2,009,469 99
Balance on hand December 31, 1914.....	\$793 10	\$162,309 11	\$13,193,398 28

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	270,023	\$328,619,125	53,720	\$65,750,000
Written in 1914.....	80,052	86,988,950	4,665	3,399,750
Totals	350,075	\$415,608,075	58,385	\$69,149,750
Deduct terminated, decreased or transferred in 1914....	31,673	29,681,301	6,063	3,129,750
Total certificates in force December 31, 1914...	318,402	\$385,926,774	52,322	\$66,020,000
Terminated by death in 1914.	2,982	3,939,201	560	691,449
Terminated by lapse in 1914	28,691	25,742,100	5,476	2,408,301
Transferred in 1914.....	.....	.....	27	30,000
Received in 1914 from members in New York:				
Mortuary				\$819,126 39
Expense				67,995 13
Total				\$887,121 52

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	220	\$271,488	44	\$54,267
Incurred in 1914.....	2,982	3,939,202	560	691,449
Totals	3,202	\$4,210,690	604	\$745,716
Paid in 1914.....	2,886	3,681,533	553	660,567
Balance	316	\$529,157	51	\$85,149
Saved by compromising or scaling down in 1914.....	.....	103,864	.....	16,432
Rejected in 1914.....	12	11,500	1	500
Claims unpaid December 31, 1914	304	413,793	50	68,217

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	1,246	\$1,302,874	214	\$219,782
Incurred in 1914.....	2,685	2,739,001	78	142,026
Totals	3,931	\$4,041,875	292	\$361,808
Paid in 1914.....	173	347,641	35	56,183
Balance	3,758	\$3,694,234	257	\$305,625
Saved by compromising or scaling down in 1914.....	.....	79,652	.....	17,044
Rejected in 1914.....	309	332,084	40	40,050
Claims unpaid December 31, 1914	3,449	\$3,282,498	217	\$248,531

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	23	\$403	.....	.....
Incurred in 1914	3,760	81,508	.....	.....
Totals	3,783	\$81,911	.....	.....
Paid in 1914.....	3,713	80,357	.....	.....
Rejected in 1914.....	30	\$752	.....	.....
Claims unpaid December 31, 1914	40	802	.....	.....

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

State or Country	Market value of deposit	Liabilities in such state or country
Province of Ontario	\$5,000	\$85
Province of Quebec	5,000	.....
Arkansas	10,000	80
Manitoba	9,300	.....
Totals	\$29,300	\$165

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Abbeville Ala 1928 5s.....	\$10,200 00	\$12,000	.....
Abbeville Ala 1925 5s.....	19,230 00	20,000	.....
Aberdeen Miss 1915 5s.....	19,928 00	19,100	\$19,291
Acadia La 1930-31 5s.....	18,315 00	18,500	18,685
Ada Okla 1926 5s.....	41,426 80	40,000	40,000
Alamance Co N C 1959 5s.....	4,436 56	4,000	4,200
Albany Ind school Tex 1949 5s.....	12,637 50	12,500	12,500
Albany Ga 1915 5s.....	1,002 40	1,000	1,000
Albany Mo 1926 6s.....	11,000 00	11,000	11,000
Alexandria La 1949 5s.....	10,000 00	10,000	10,300
Alger Co Mich 1916 5s.....	10,072 00	10,000	10,000
Allegheny Co Pa 1925 4s.....	9,687 00	10,000	9,800
Allen Okla 1935 6s.....	25,312 50	25,000	25,000
Alpine Ind school Tex 1949 5s.....	30,000 00	30,000	30,000
Altus Okla 1936 5s.....	10,000 00	10,000	10,000
Alva Okla 1937 6s.....	40,628 00	40,000	44,800
Alva Okla 1935 5s.....	29,163 60	30,000	29,400
Alva Okla 1937 6s.....	21,282 00	20,000	21,200
Amarillo Ind school Tex 1925 5s.....	25,000 00	25,000	25,000
Amarillo Tex 1945 5s.....	10,048 00	10,000	10,000
Amherst Co Va 1927 5s.....	10,489 00	10,000	10,100
Amherst Co Va 1927 5s.....	10,489 00	10,000	10,100
Anadarko Okla 1929 5½s.....	15,767 25	15,000	15,150
Anderson County Texas 1953 5s.....	5,000 00	5,000	5,000
Apalachicola Fla 1928 6s.....	15,726 00	15,000	15,600
Aransas Pass Texas 1954 6s.....	21,600 00	20,000	20,800
Armada Mich 1921-23 4s.....	5,000 00	5,000	4,860
Ashland Ala 1920-29 5s.....	9,937 00	10,000	10,000
Atchison County Kansas 1929 4s.....	15,000 00	15,000	13,950
Athens Ala 1942 5s.....	24,500 00	24,500	21,315
Athens Tenn 1928 6s.....	16,105 00	15,000	16,200
Attalla Ala 1939 5s.....	17,910 00	18,000	17,460
Attalla Ala 1931 5s.....	10,844 90	11,000	10,670
Auburn Ala 1939 5s.....	6,760 60	7,000	6,700
Auburn Ala 1944 5s.....	9,847 00	10,000	9,600
Austin County Texas road 1951 5s.....	10,000 00	10,000	10,000
Basic City Va 1943 6s.....	15,877 50	15,000	15,450
Basic City Va 1944 6s.....	16,081 50	15,000	15,600
Battle Creek Mich 1924 4s.....	5,000 00	5,000	4,800
Bay City Texas 1949 5s.....	13,143 00	13,000	13,000
Beaufort County N C 1935 5s.....	13,506 25	12,500	12,750
Beaumont Texas 1941 5s.....	51,040 00	50,000	50,500

	Book value	Par value	Market value
Baumont Texas 1941 5s.....	\$12,249 60	\$12,000	\$12,120
Beaver Okla 1938 6s.....	13,349 44	13,000	13,910
Bedford City Va 1923-26 5½s.....	10,193 45	10,000	10,380
Belton Texas 1929 6s.....	17,394 00	16,000	16,520
Belton Texas 1929 6s.....	2,174 30	2,000	2,000
Ben Avon Pa 1915-24 5s.....	9,360 90	9,000	9,190
Benton Twp Ill school 1915 5s.....	2,515 25	2,500	2,500
Berkeley Cal 1915-16 4½s.....	5,054 00	5,000	5,000
Berryville Ark 1922-32 6s.....	17,802 40	17,000	17,720
Bessemer Ala 1937 5s.....	7,227 00	7,500	7,500
Bessemer Ala 1937 5s.....	24,090 00	25,000	25,000
Bessemer Ala 1937 5s.....	24,090 00	25,000	25,000
Bessemer City N C 1944 6s.....	7,504 70	7,000	7,490
Binglamton Tenn 1941 5½s.....	5,368 25	5,000	5,200
Birmingham Ala 1924 6s.....	6,184 08	6,000	6,420
Birmingham Ala 1939 5s.....	26,362 75	25,000	26,000
Birmingham Ala 1915-16-22 6s.....	14,925 00	15,000	14,850
Birmingham Ala 1940 5s.....	6,338 96	6,000	6,240
Biwabik Minn 1916-26 5s.....	18,855 00	18,750	18,937
Black Dog Twp Okla 1937 6s.....	14,172 46	12,904	12,904
Black Mountain Twp N C 1938 6s.....	15,484 50	15,000	16,200
Blanchard Okla 1929 6s.....	4,500 00	4,500	4,770
Blount County Ala 1916-21 6s.....	10,450 00	11,000	10,450
Blount County Ala 1921-22 6s.....	2,850 00	3,000	2,850
Booneville Ark school district 1915-29 6s.....	15,000 00	15,000	15,000
Bonham Texas 1953 5s.....	10,000 00	10,000	10,200
Boswell Okla 1924-39 6s.....	32,000 00	32,000	32,000
Bourbon County Ky 1917-23 4½s.....	25,564 46	25,000	25,000
Bovina Texas school 1950 5s.....	12,000 00	12,000	12,000
Brewton City Ala 1939 6s.....	5,147 10	5,000	5,250
Bristol Tenn 1922 6s.....	3,172 10	3,000	3,210
Bristol Tenn 1920 6s.....	525 65	500	530
Bristol Tenn 1920 6s.....	1,051 30	1,000	1,060
Bristow Okla 1938 6s.....	21,324 00	20,000	21,400
Brookland Va school district 1936 5s.....	15,000 00	15,000	15,000
Brownsville Texas 1920-23 6s.....	19,346 66	20,000	19,400
Brownsville Texas 1923-24 6s.....	16,005 00	16,500	16,005
Brownsville Texas 1924 6s.....	24,250 00	25,000	24,250
Bryson City N C 1939 6s.....	10,326 00	10,000	10,500
Buncombe County N C 1915-21 4½s.....	14,131 60	14,000	14,000
Buncombe County N C 1925-29 6s.....	10,918 60	10,000	11,200
Buncombe County N C 1915 5s.....	5,000 00	5,000	5,000
Burlington Iowa 1925-27 5s.....	12,275 90	12,000	12,700
Burlington Iowa 1918-20 5s.....	9,000 00	9,000	9,270
Caddo Okla 1938 6s.....	31,959 00	30,000	32,100
Cameron Mo 1925 4¾s.....	18,544 40	18,500	18,500
Camp Hill Ala 1944 5s.....	26,586 90	27,000	25,110
Canton Ga 1932-37 5s.....	16,944 50	17,500	17,500
Canton N C 1939 6s.....	37,863 00	35,000	37,450
Canton N C 1940 6s.....	10,475 80	10,000	10,700
Canyon City Texas 1949 5s.....	25,665 00	25,000	25,250
Carroll County Va 1917 5s.....	3,045 72	3,000	3,030
Central City W Va 1935 5s.....	23,133 40	23,000	23,000
Central Park Ky graded school dist 1920 6s.....	6,151 80	6,000	6,000
Chambers County Texas 1953 5s.....	58,709 04	62,000	62,000
Chattanooga Tenn 1921 5s.....	18,811 80	18,000	18,360
Cherokee Okla 1934 6s.....	15,534 60	15,000	15,900
Chester W Va 1937 5s.....	11,000 00	11,000	11,000
Chickasaw Okla 1928 5s.....	35,430 50	35,000	35,000
Chickasaw County Miss 1915-20 6s.....	11,000 00	11,000	11,190
Chickasaw County Miss 1921-23 6s.....	6,000 00	6,000	6,180
Cisco Texas ind school 1947 5s.....	30,000 00	30,000	30,000
Clanton Ala 1944 5s.....	24,617 50	25,000	25,000
Clarendon Pa 1915-17 5s.....	1,503 25	1,500	1,515
Clarendon Texas 1949 5s.....	9,212 00	9,000	9,000
Clarksburg W Va school 1925 5s.....	39,000 00	39,000	39,000
Clay County N C 1944 6s.....	10,000 00	10,000	10,400
Clay County N C 1944 6s.....	9,975 00	10,000	10,400
Cleburne Texas 1956 5s.....	8,171 25	8,000	8,090
Cleveland Co N C 1918 6s.....	5,129 90	5,000	5,100
Clinton Okla 1936 6s.....	15,853 80	15,000	16,200
Coal County Okla 1935 6s.....	10,946 40	10,000	11,100
Coal County Okla 1935 6s.....	11,243 40	10,000	11,100
Coal Creek Ill drainage and levee dist 1920-21 6s.....	5,176 30	5,000	5,200
Coalgate Okla 1934 5½s.....	15,927 75	15,000	15,750
Coalgate Okla 1934 5½s.....	20,000 00	20,000	21,000

	Book value	Par value	Market value
Colgate Okla 1937 6s.....	\$15,961 50	\$15,000	\$15,900
Coalgate Okla 1938 6s.....	10,662 00	10,000	10,700
Cochran Ga 1937 6s.....	15,000 00	15,000	15,000
Coleman Texas 1945 5s.....	8,725 67	8,500	8,500
Collinsville Okla 1935 6s.....	30,000 00	30,000	30,900
Columbia Mo 1915 5s.....	1,000 00	1,000	1,000
Columbia Mo 1918-20 5s.....	5,104 60	5,000	5,050
Columbiana Ala 1931 5s.....	11,000 00	11,000	11,000
Columbus Neb 1917 6s.....	5,190 50	5,000	5,150
Columbus Texas 1943 6s.....	6,000 00	6,000	6,000
Comanche Okla 1937 6s.....	10,333 00	10,000	10,900
Comanche Okla 1931 6s.....	14,753 20	14,000	14,980
Commerce Ga 1932 5s.....	24,411 00	25,000	23,250
Cookville Tenn 1925 5s.....	15,244 50	15,000	15,000
Coopersville Mich school dist No 4 1917 5s.....	8,153 15	8,000	8,080
Cordele Ga 1923 5s.....	5,351 84	5,200	5,304
Corinth Miss 1924 5½s.....	25,874 38	25,000	25,500
Corpus Christi Texas 1949 5s.....	25,000 00	25,000	25,250
Cousart Ark Bayou district 1928 6s.....	25,199 45	25,000	25,250
Covington Tenn 1916-36 5s.....	15,069 00	15,000	15,000
Crawfordsville Ark 1923-36 6s.....	15,260 65	14,500	14,730
Creek County Okla 1936 6s.....	10,841 75	10,000	10,600
Creek County Okla 1938 6s.....	19,862 25	18,650	21,634
Creek County Okla 1936 6s.....	11,218 90	10,000	10,600
Cuban Republic 5s.....	50,000 00	50,000	47,000
Cuban Republic 5s.....	40,000 00	40,000	37,600
Cuban Republic 5s.....	29,400 00	29,400	27,636
Cuban Republic 1913 5s.....	20,700 00	20,700	19,458
Culberson County Texas 1953 5s.....	14,086 75	15,000	15,000
Cullman Ala 1922 6s.....	14,425 60	14,000	14,700
Cullman County Ala 1932-34 6s.....	7,000 00	7,000	7,000
Cuyahoga County Ohio 1915-24 4½s.....	10,388 39	10,000	10,370
Dade County Fla 1919-25 6s.....	14,191 20	14,000	14,340
Dadeville Ala 1939 5s.....	9,722 00	10,000	10,000
Deaf Smith County Texas 1924-29 6s.....	25,510 15	25,000	26,025
Decatur Ala 1941 5s.....	8,000 00	8,000	8,000
Decatur Ga 1936 5s.....	6,000 00	6,000	6,000
Denton Texas 1945 5s.....	10,038 00	10,000	10,000
Denver Colo 1921 5s.....	5,000 00	5,000	5,000
De Soto County Fla 1944 6s.....	25,355 10	24,500	25,235
Detroit Minn 1918 5s.....	8,180 00	8,000	8,000
Dexter Mo 1923 4½s.....	16,000 00	16,000	15,680
Dillon County S C 1932 5s.....	5,000 00	5,000	5,150
Donora Pa 1924-31 4½s.....	21,637 10	21,000	21,550
Dothan Ala 1925 5s.....	20,424 00	20,000	20,200
Dothan Ala 1923 6s.....	10,186 40	10,000	10,700
Dothan Ala 1922 6s.....	14,280 00	14,000	14,840
Drainage Dist No 1 Neb 1921-25 6s.....	26,786 50	25,000	25,750
Duluth Minn 1931 4s.....	26,017 00	25,000	24,250
Duluth Minn 1931 4s.....	6,246 78	6,000	5,820
Duncan Okla 1936 6s.....	10,464 00	10,000	10,300
Dunmore Pa 1917 4s.....	12,594 50	12,500	12,500
Duquesne Pa 1915-16 4½s.....	2,000 00	2,000	2,010
Durango Colo 1918 5s.....	25,000 00	25,000	25,000
Durant Okla 1929 5s.....	5,634 42	5,500	5,500
Durant Okla 1930 6s.....	26,835 00	25,000	27,750
Duval County Fla 1921 5s.....	3,885 30	4,000	4,040
Dyersburg Tenn 1934 5s.....	5,327 50	5,000	5,000
Dyersburg Tenn 1922 4s.....	10,456 60	11,000	10,450
East Peoria Ill drainage district 1921-24 6s.....	11,289 68	10,924	11,470
Edmonton Alberta Canada 1933 5s.....	25,000 00	25,000	24,750
Edmund Okla 1933 5s.....	44,619 85	45,000	45,000
Edwards Miss 1927 6s.....	20,342 00	20,000	20,200
El Centro Cal 1923-42 6s.....	32,204 67	30,000	32,400
El Dorado Ark 1923-35 6s.....	21,034 00	20,000	20,800
Eldorado Okla 1936 6s.....	9,563 40	9,000	9,270
Elkins W Va 1927-36 5s.....	10,000 00	10,000	10,200
Elkins W Va 1928-35 5s.....	15,000 00	15,000	15,300
Elk City Okla 1930 6s.....	15,104 60	14,000	14,700
Elk City Okla 1935 6s.....	14,679 84	14,000	14,840
Elk City Okla 1929 6s.....	24,375 40	23,000	24,150
Elko Nevada 1915-21 6s.....	15,675 50	15,000	15,450
Elizabethtown Tenn 1929 5s.....	33,781 40	33,500	32,495
Ellensburg Wash 1920 6s.....	8,380 80	8,000	8,400
Elliott Pa 1916-31 4½s.....	28,209 80	27,000	29,620
Ellis County Okla school district 1919 6s.....	3,103 90	3,000	3,090

	Book value	Par value	Market value
Elwood City Pa 1926 4½s.....	\$15,028 50	\$15,000	\$15,000
Elmira N Y 1915-16 3½s.....	2,000 00	2,000	2,000
Elyton Ala 1938 5s.....	5,000 00	5,000	5,100
Enid Okla 1913 6s.....	7,980 25	7,980	7,820
Enid Okla 1915-17 6s.....	25,440 75	25,441	24,169
Enid Okla 1914-19 6s.....	20,460 50	20,461	19,038
Enid Okla 1913-20 6s.....	2,239 36	2,239	2,172
Hasley Ala 1929 5s.....	25,427 20	24,000	24,960
Enterprise Ala 1926 5s.....	9,272 00	9,500	.....
Erick Okla 1934 6s.....	24,903 10	23,500	24,910
Eufaula Ala 1929 6s.....	15,742 50	15,000	15,000
Eufaula Okla 1937 6s.....	30,000 00	30,000	33,900
Eufaula Okla 1937 6s.....	19,000 00	19,000	21,470
Eureka Springs Ark 1915-34 6s.....	26,055 00	25,000	27,000
Fairview Okla 1934 6s.....	15,891 00	15,000	15,900
Fairmont W Va 1922 4½s.....	11,500 00	11,500	11,385
Fayette Ala 1922 5s.....	22,000 00	22,000	22,000
Fayetteville N C 1933 5s.....	14,787 90	13,500	13,905
Fentress Co Tenn 1915 4s.....	11,974 35	12,000	12,000
Flint Mich 1915-24 4s.....	7,580 85	7,500	7,440
Floralda Ala 1928 5s.....	24,265 00	25,000	25,000
Floralda Ala 1928 5s.....	4,642 50	5,000	5,000
Fort Bend Co Texas 1959 5s.....	2,500 00	2,500	2,500
Fort Gibson Okla 1929 6s.....	36,771 00	35,000	36,400
Fort Morgan Colo 1923 5½s.....	3,058 30	3,000	3,030
Fort Smith Ark 1925 5s.....	50,000 00	50,000	50,000
Fort Smith Ark 1926 5s.....	4,893 00	5,000	5,000
Fort Towson Okla 1936 6s.....	10,306 00	10,000	10,300
Fort William Ont 1944 5s.....	43,080 00	50,000	47,000
Fort Worth Tex 1922 6s.....	4,352 00	4,000	4,240
Fort Worth Tex 1953 5s.....	24,821 50	25,000	25,500
Francis Okla 1936 6s.....	15,459 00	15,000	15,450
Francis Okla 1936 6s.....	10,306 00	10,000	10,300
Franklin Co Ky 1916-18 5s.....	10,210 50	10,000	10,150
Franklin Co Ky 1920-21 5s.....	10,474 00	10,000	10,300
Freestone Co Tex 1950 5s.....	50,000 00	50,000	50,000
Fulton Mo 1926 4½s.....	2,500 00	2,500	2,475
Fulton Mo 1926 4½s.....	5,000 00	5,000	4,950
Gadsden Ala 1937 5s.....	20,340 00	20,000	20,000
Gadsden Ala 1938 5s.....	24,487 50	25,000	25,000
Geneva Ala 1938 5s.....	5,607 35	6,500	6,305
Geneva Ala 1925 5s.....	922 60	1,000	980
Georgetown S C 1943 5s.....	15,924 70	15,500	16,120
Georgetown S C 1943 5s.....	29,545 95	28,500	29,640
Georgiana Ala 1944 5s.....	12,070 80	14,000	12,180
Georgiana Ala 1944 5s.....	8,622 00	10,000	8,600
German Empire 1912 2s.....	5,340 72	5,340	4,112
Gonzales Co Texas 1952 5s.....	21,899 06	22,000	22,260
Gonzales Texas 1918-19 6s.....	2,450 00	2,450	2,450
Grafton W Va 1933 4½s.....	15,477 00	15,000	14,700
Grand Island Neb 1926 4½s.....	35,000 00	35,000	34,300
Granville Co N C 1919 5½s.....	2,046 40	2,000	2,030
Gravette Ark 1917-26-27 6s.....	21,639 20	21,000	21,000
Great Falls Mont 1922 5s.....	10,602 00	10,000	10,200
Greene Co Ark 1921-25 6s.....	18,500 00	18,500	19,155
Greenville Ala 1937 5s.....	31,242 00	30,000	30,000
Greenville N C 1933 5s.....	4,639 95	4,500	4,635
Greenwood Co S C 1937 5¼s.....	10,335 50	10,000	10,500
Greenwood Co S C 1937 5¼s.....	10,193 00	10,000	10,500
Greenwood Co S C 1937 5¼s.....	10,233 97	10,000	10,500
Griffin Ga 1921-26 5s.....	33,555 80	32,000	33,460
Grimes Co Texas 1952 5s.....	5,000 00	5,000	5,000
Grimes Co Texas 1952 5s.....	14,386 08	15,000	15,000
Grove City Pa 1920 4½s.....	5,132 00	5,000	5,050
Guilford Co N C 1933 5s.....	33,120 00	30,000	31,200
Gulfport Miss 1928 5½s.....	5,095 50	5,000	5,200
Guntersville Ala 1921 5s.....	12,141 60	12,000	12,000
Gutenberg N J 1918 5s.....	25,912 50	25,000	25,250
Gutenberg N J 1918 5s.....	5,080 00	5,000	5,050
Hale Co Texas 1948 5s.....	10,000 00	10,000	10,000
Hammond Ind 1915 5s.....	33,257 40	33,000	33,000
Hamilton Texas 1950 5s.....	15,000 00	15,000	15,150
Hamlin Ind school district Texas 1949 5s.....	12,000 00	12,000	12,000
Hancock Co W Va 1938-46 5s.....	8,875 80	9,000	9,360
Haileyville Okla 1929 6s.....	10,509 66	10,000	10,600
Harrison Co Iowa 1915-24 6s.....	7,532 40	7,150	8,465
Harrison N J 1930 4s.....	15,891 00	15,000	14,400

	Book value	Par value	Market value
Hartford Ala 1935 5s.....	\$12,000 00	\$12,000	\$10,800
Hartshorne City Okla 1928 6s.....	26,460 00	25,000	26,000
Haskell Co Okla school dist No 20 1929 6s.....	18,207 00	17,000	17,850
Haskell Co Okla school dist No 37 1929 6s.....	20,868 90	19,500	20,475
Haskell Co Okla 1930 6s.....	27,083 75	25,000	26,250
Hawkeye Iowa 1926 5s.....	6,057 60	6,000	6,200
Haywood Co N C 1914-16 5-5½s.....	21,096 00	21,000	21,000
Headland Ala 1928 5s.....	21,859 70	23,500	22,325
Heflin Ala 1929 5s.....	11,509 68	12,000	11,640
Helena Ark 1933-41 5½s.....	10,668 71	10,000	10,185
Hemphill Co Texas 1950 5s.....	20,663 00	20,000	20,200
Henderson Ky 1927 4s.....	15,000 00	15,000	14,700
Henderson Co N C 1923-32 6s.....	11,464 00	10,000	10,700
Henderson N C 1953 5s.....	25,000 00	25,000	25,500
Henderson Co Ill 1920-23 6s.....	17,187 45	16,500	16,939
Henderson Co Ill 1926-31 6s.....	16,065 00	15,000	15,685
Henderson Co Ill 1921-25 6s.....	26,381 30	25,000	25,930
Hendersonville N C 1918-26 6s.....	18,706 20	18,000	18,540
Henryetta Okla 1934 6s.....	41,070 88	40,000	42,400
Henryetta Okla 1934 6s.....	6,120 00	6,000	6,360
Hickory N C 1924 5s.....	10,189 00	10,000	10,000
Hidalgo Co Texas 1948 5s.....	17,000 00	17,000	17,170
Hidalgo Co Texas 1921-23 6s.....	13,500 00	13,500	13,500
High Springs Fla 1943 6s.....	5,000 00	5,000	5,100
Hillsborough Co Fla 1933 4s.....	24,836 25	25,000	23,750
Hillview dr & levee dist Ill 1923-24 6s.....	5,204 36	5,000	4,850
Hinton Okla 1937 6s.....	31,965 00	30,000	31,500
Homer La 1950 5s.....	40,000 00	40,000	40,000
Honey Grove Texas 1945 5s.....	8,344 00	8,000	8,080
Hope Ark 1915-26 6s.....	29,731 50	29,000	29,380
Hope Ark 1935-37 6s.....	8,500 50	8,000	8,240
Hope Ark 1915 6s.....	2,007 40	2,000	2,000
Hope Ark 1920-22 6s.....	3,000 00	3,000	3,050
Hoquiam Wash 1924 5½s.....	7,780 88	7,500	7,800
Hot Springs N C 1941 6s.....	16,372 50	15,000	16,050
Hot Springs S D 1930 4s.....	9,406 80	11,700	9,360
Houghton Mich 1933 5s.....	21,268 00	20,000	20,600
Houston Miss 1926 6s.....	7,074 90	7,000	7,350
Houston Texas 1941 5s.....	10,985 00	10,000	10,400
Houston Texas 1941 5s.....	27,462 50	25,000	26,000
Hugo Okla 1935 6s.....	20,472 00	20,000	20,800
Hugo Okla 1938 6s.....	12,577 97	12,215	13,436
Huntingdon Tenn 1927 6s.....	10,555 00	10,000	10,700
Huntsville Ala 1919 6s.....	29,974 95	29,500	30,090
Huntsville Ala 1922 6s.....	18,049 86	17,600	18,128
Huntsville Mo 1926 5s.....	6,561 75	6,500	6,565
Idabel Okla 1937 6s.....	15,093 90	15,000	16,200
Idaho Falls Idaho 1930 6s.....	20,691 20	20,000	21,000
Indianapolis Ind 1916-18 4s.....	8,196 02	8,000	7,940
Inglenook Ala 1924 6s.....	11,880 00	12,000	11,400
Ingram Pa 1916-31 4½s.....	27,000 00	27,000	27,600
Izard Co Ark 1915-18 6s.....	9,896 81	9,800	9,619
Izard Co Ark 1918 6s.....	2,544 25	2,500	2,400
Izard Co Ark 1918-20 6s.....	4,801 42	4,700	4,465
Izard Co Ark 1920 6s.....	3,486 02	3,400	3,196
Izard Co Ark 1921 6s.....	3,086 10	3,000	2,820
Izard Co Ark 1921-22 6s.....	2,766 54	2,686	2,509
Jackson Miss 1922 5s.....	10,609 00	10,000	10,200
Jackson Miss 1928 6s.....	24,140 60	22,000	24,200
Jackson Miss 1928 6s.....	30,724 40	28,000	30,800
Jackson Co Miss 1922-32 6s.....	26,625 50	25,000	25,700
Jackson La 1916-20 5s.....	14,000 00	14,000	14,115
Jackson La 1921 5s.....	1,000 00	1,000	1,010
Jackson Co Ala 1932 5s.....	10,165 00	10,000	10,100
Jackson Co Okla 1930 5s.....	5,098 56	5,000	5,200
Jacksonville Ala 1928 5s.....	9,040 20	9,500	9,310
Jacksonville Ill 1919 4s.....	12,316 20	12,000	11,760
James Creek Miss dr sys 1931-34 6s.....	5,000 00	5,000	5,000
James Creek Miss dr sys 1923-27 6s.....	5,000 00	5,000	5,000
Jasper Ala 1929 5s.....	17,766 00	18,000	17,460
Jefferson Texas 1933 4s.....	15,843 60	18,000	16,560
Jefferson Texas 1944 5s.....	8,499 60	9,000	9,000
Jefferson Texas 1949 5s.....	7,500 00	7,500	7,575
Jefferson Co Ala 1931 4½s.....	25,750 00	25,000	24,250
Jefferson Co Ark 1927 6s.....	15,000 00	15,000	15,600
Jennings La 1947 5s.....	23,718 75	25,000	25,000

	Book value	Par value	Market value
Jones Co Texas 1949 5s.....	\$25,437 83	\$25,000	\$25,000
Kalamazoo Mich 1916 4s.....	15,007 00	15,000	14,850
Kalispell Mont school dist 1924 5s.....	9,000 00	9,000	9,000
Kansas City Kan 1923-24 4½s.....	25,484 60	25,000	25,250
Kansas City Kan 1917 5s.....	25,000 00	25,000	25,250
Kansas City Kan 1915-20 5s.....	5,085 25	5,000	5,090
Kaplan La 6s.....	27,300 00	30,000	27,300
Kenmore N Y 1915-27 4.65s.....	14,993 29	14,993	15,143
Key West Florida 1955 5s.....	106,050 00	100,000	100,000
Kingfisher Okla 1936 5s.....	28,980 00	28,000	28,560
Kinney Co Texas 1921 6s.....	2,561 44	2,500	2,575
Kiowa Okla 1934 6s.....	32,691 11	31,000	32,240
Klamath Falls Oregon 1922 6s.....	16,001 56	16,002	16,002
Knoxville Iowa 1921 4½s.....	9,043 50	9,000	9,000
Ladonia Texas 1950 6s.....	9,551 16	9,000	9,540
Lafayette Ala 1941 5s.....	40,000 00	40,000	40,000
La Fayette Ind 1920 4½s.....	10,062 00	10,000	10,000
La Grande Oregon 1922 6s.....	10,000 00	10,000	10,000
Lake Charles La 1923-26 5s.....	11,805 85	12,000	12,120
Las Vegas Nevada 1924-30 6s.....	10,635 80	10,000	10,200
Latimer Co Okla 1931 6s.....	4,424 80	4,000	4,200
Latrobe Pa 1933 4½s.....	18,656 75	17,500	18,025
Lauderdale Co Miss 1935-37 5½s.....	10,590 00	10,000	10,300
Laurel Miss 1915-25 5s.....	19,891 78	19,100	19,472
Laurinburg N C 1936-41 5½s.....	12,145 90	12,000	12,360
Laurinburg N C 1928-31 5½s.....	7,181 55	7,000	7,200
Laurinburg N C 1923-27 5½s.....	5,201 60	5,000	5,100
Laurinburg N C 1931 5½s.....	20,587 12	19,500	20,085
Lawrence Kansas 1939 4½s.....	4,000 00	4,000	4,000
Leavenworth Wash 1932 6s.....	19,900 98	19,000	20,330
Lebanon Ore 1931 6s.....	20,900 64	20,000	20,600
Lee Co Ala 1915-26 6s.....	14,908 90	14,500	14,815
Lee Co Ala 1906-28 6s.....	3,689 00	3,500	3,625
Lee Co Ala 1929 6s.....	2,649 50	2,500	2,600
Lehigh Okla 1934 6s.....	26,764 00	25,000	28,000
Lehigh Okla 1934 6s.....	18,734 80	17,500	19,600
Lenoir N C 1938 6s.....	26,637 50	25,000	26,750
Leon Co Texas 1951 5s.....	15,000 00	15,000	15,000
Leon Co Texas 1951 5s.....	30,000 00	30,000	30,000
Lewiston Idaho 1923 5s.....	10,000 00	10,000	10,000
Lewiston Idaho 1923 5s.....	38,000 00	38,000	38,000
Lexington Miss 1934 5s.....	26,637 50	25,000	25,500
Lexington N C 1944 5s.....	31,194 00	30,000	30,300
Lexington N C 1944 5s.....	31,815 00	30,000	30,300
Lexington Mo sp rd dist 1925-26 5½s.....	10,419 00	10,000	10,600
Liberty Mo 1925 6s.....	30,437 40	30,000	30,320
Liberty Co Tex road dist 1951 5s.....	10,000 00	10,000	10,000
Lineville Ala 1920 5s.....	15,000 00	15,000	14,850
Linwood & Auburn Ark 1935 6s.....	53,755 00	50,000	52,500
Lincoln Co Wis 1919 4½s.....	7,245 20	7,000	7,070
Lincoln Co Ark 1932-33 5½s.....	18,600 00	20,000	18,600
Little Valley N Y 1915-36 5s.....	9,167 08	8,800	9,240
Lockesburg Ark sch dist 1922-38 6s.....	7,000 00	7,000	6,180
Livingston Tex 1949 5s.....	25,907 25	25,000	25,000
Longview Tex 1945 5s.....	25,622 40	25,500	25,500
Lonsdale Tenn 1940 5½s.....	10,421 00	10,000	10,400
Long Prairie Ark levee dist 1948 6s.....	35,000 00	35,000	.....
Long Prairie Ark levee dist 1948 6s.....	34,914 60	34,000	.....
Los Angeles Cal 1941 3¾s.....	53,725 00	50,000	45,000
Los Angeles Cal 1933 3¾s.....	51,987 70	50,000	46,000
Louisburg N C school dist 1937 6s.....	10,854 50	10,000	10,000
Lubbock Ind Tex sch dist 1949 5s.....	8,000 00	8,000	8,000
Lufkin Tex 1950 5s.....	12,500 00	12,500	12,500
Lufkin Tex 1950 5s.....	2,000 00	2,000	2,000
McCulloch Co Tex 1951 5.....	75,000 00	75,000	75,000
McCurtain Co Okla 1927-30 6s.....	5,488 46	5,088	5,393
McGee Creek Ill 1923 6s.....	3,135 90	3,000	3,000
McLennan Co Tex 1951 5s.....	9,909 60	10,000	10,000
Madill Okla 1927 6s.....	15,165 00	15,000	16,200
Madison Wis 1926 4s.....	20,480 00	20,000	19,600
Madison Co N C 1915-38 6s.....	9,979 60	9,000	9,810
Madison Co N C 1917-31 6s.....	16,047 00	15,000	15,900
Madison Co Tenn 1923-34 6s.....	50,000 00	50,000	50,000
Manassas Va 1933-43 6s.....	30,483 60	28,500	30,495
Mangum Okla 1927 6s.....	10,460 00	10,000	10,900
Mangum Okla 1927 6s.....	10,460 00	10,000	10,900

	Book value	Par value	Market value
Mangum Okla 1927 6s.....	\$26,150 00	\$25,000	\$27,250
Manitoba Province Can 1930 4s.....	35,433 10	34,000	31,620
Mansfield La 1919-38 5s.....	8,945 00	10,000	8,900
Marietta Okla 1928 6s.....	6,202 92	6,000	6,240
Marietta Okla 1937 6s.....	17,107 78	17,000	17,510
Marion N C 1935 5s.....	30,975 00	30,000	30,000
Marion S C 1945 5s.....	21,172 00	20,000	20,200
Marshall County Minn 1919 5s.....	15,000 00	15,000	15,000
Marshall N C 1939 6s.....	21,114 72	20,000	21,400
Marshall Texas 1944 5s.....	25,000 00	25,000	25,000
Marshall Texas 1949 5s.....	10,044 00	10,000	10,100
Martinsville Va 1940 5s.....	13,096 80	12,000	12,480
Maryville Tenn 1931 5s.....	15,000 00	15,000	15,150
Maxton N C 1938 6s.....	30,223 20	28,000	29,400
Mayes County Okla 1928 6s.....	10,998 00	10,000	10,600
Medina County Texas 1952 5s.....	15,000 00	15,000	15,000
Memphis Tenn 1928 4½s.....	25,868 50	25,000	25,000
Meridian Miss 1935 4½s.....	49,632 00	48,000	47,040
Meridian Miss 1935 4½s.....	17,578 00	17,000	16,660
Meridian Miss 1927-28 4½s.....	9,753 00	10,000	9,800
Mexia Texas 1949 5s.....	10,000 00	10,000	10,000
Miami Fla 1936 5s.....	25,532 20	25,000	25,000
Miles City Texas 1950 5s.....	20,000 00	20,000	20,000
Milton City Ore 1924 5s.....	15,000 00	15,000	15,150
Mississippi County Mo drainage district 1927 6s.....	3,066 30	3,000	3,120
Mitchell County Texas 1950 5s.....	30,000 00	30,000	30,000
Mortevallio Ala 1924 6s.....	10,000 00	10,000	10,000
Montevideo Minn 1923 5s.....	15,660 00	15,000	15,300
Montgomery Ala 1928 6s.....	8,432 38	8,432	8,685
Montgomery Ala 1928 6s.....	7,298 64	7,298	7,517
Montgomery Ala 1944 4½s.....	10,378 50	10,000	9,700
Montreal Quebec 1939 3½s.....	50,747 00	50,000	42,000
Moose Jaw Saskatchewan 1933 5s.....	4,928 32	5,000	4,800
Morehead City N C 1941 5½s.....	10,283 00	10,000	10,400
Morgantown N C 1945 5s.....	12,660 33	12,000	11,760
Mounds Township Okla 1933 6s.....	24,453 79	24,000	24,240
Mountain View Tenn 1940 5½s.....	10,641 50	10,000	10,500
Murphy Township N C 1941 6s.....	16,039 50	15,000	16,650
Muskogee Okla 1923-26 6s.....	10,331 17	10,000	10,600
Muskogee Okla 1926-28 6s.....	6,273 40	6,000	6,400
Muskogee Okla 1923-27 6s.....	24,989 20	24,000	25,460
Muskogee Okla 1928 6s.....	1,048 40	1,000	1,070
Muskogee Okla 1927-28 6s.....	8,382 40	8,000	8,560
Nash County N Whit Twp N C 1942 6s.....	10,705 00	10,000	10,700
Nash County N Whit Twp N C 1942 6s.....	10,705 00	10,000	10,700
Nashville Ga 1936 5s.....	30,810 00	30,000	30,600
Nashville Tenn 1923 4½s.....	52,710 00	50,000	50,000
Nashville Tenn 1935 4½s.....	31,047 40	29,000	29,000
Newbern Tenn 1927 6s.....	5,286 00	5,000	.....
Newbern Tenn 1927 6s.....	14,317 80	14,000	14,000
New Cordell Okla 1934 6s.....	20,432 00	20,000	20,600
New Decatur Ala 1932 5s.....	24,000 00	24,000	24,000
New Decatur Ala 1936 5s.....	20,000 00	20,000	20,000
New Hanover County N C 1927 4½s.....	15,732 00	15,000	14,850
New Madrid County Mo 1926 6s.....	22,000 00	22,000	22,880
New Orleans La 1917 5s.....	25,000 00	25,000	25,000
New Orleans La 1924 5s.....	9,927 00	10,000	10,000
New Orleans La 1918-19 5s.....	8,000 00	8,000	8,000
New Orleans La 1921 5s.....	6,000 00	6,000	6,000
New York City 1915-17 6s.....	80,000 00	80,000	81,090
Norman Okla 1933 6s.....	29,378 70	27,000	28,890
Norman Okla 1933 6s.....	3,234 60	3,000	3,210
North Bend Ore 1933 6s.....	12,835 20	12,000	12,840
North Wilkesboro N C 1939 6s.....	18,514 70	17,000	18,360
North Wilkesboro N C 1929 6s.....	11,730 95	11,000	11,660
North Wilkesboro N C 1934 6s.....	18,347 25	17,000	18,190
Nowata Okla 1928 5s.....	62,471 50	65,000	63,700
Noxubee County Miss 1937 5½s.....	15,187 50	15,000	15,150
Nutwood Ill drain and levee dist 1927-28 6s.....	25,209 68	25,000	26,500
Nutwood Ill drainage and levee dist 1924 6s.....	7,047 39	7,000	7,350
Okfuskee Okla 1930 6s.....	16,207 50	15,000	16,200
Okfuskee County Okla 1930 6s.....	3,399 11	3,000	3,240
Oklahoma City Okla 1935 5s.....	5,153 02	5,000	5,150
Okmulgee Okla 1923 5s.....	8,600 00	8,000	8,240
Opelika Ala 1940 5s.....	27,000 00	27,000	26,190
Orange Texas 1944 5s.....	5,302 50	5,000	5,000

	Book value	Par value	Market value
Oskaloosa Iowa 1917 4½s.....	\$20,384 00	\$20,000	\$20,000
Oxford N C 1937 5s.....	30,000 00	30,000	30,600
Ozark Ala 1934 5s.....	12,500 00	12,500	12,125
Ozark Mo 1920 6s.....	6,084 24	6,000	6,180
Palatka Fla 1942 5s.....	50,310 00	50,000	50,000
Paris Texas 1953 5s.....	10,448 66	10,000	10,200
Paragould Ark 1921-27 6s.....	13,000 00	13,000	13,500
Park City Utah 1925 6s.....	13,011 25	12,500	13,125
Pass Christian Miss 1926 5s.....	10,738 35	10,500	10,605
Pascagoula Miss 1919-28 6s.....	10,401 06	10,000	10,300
Paterson N J 1923 4s.....	18,817 20	18,000	17,820
Philadelphia Miss 1926 5s.....	12,970 13	13,500	13,500
Phillips County Ark 1922-23 6s.....	15,503 35	15,000	15,450
Phillips County Ark 1924 6s.....	9,342 90	9,000	9,360
Phillips County Ark 1925 6s.....	9,885 70	9,500	9,880
Phillips County Ark 1926 6s.....	10,430 00	10,000	10,400
Phillips County Ark 1927 6s.....	10,975 65	10,500	11,025
Phillips County Ark 1918-22 6s.....	8,730 00	9,000	8,730
Phillips County Ark 1928-29 6s.....	18,872 90	18,000	18,900
Phillips County Ark 1929 6s.....	5,248 50	5,000	5,250
Phillips County Ark 1930 6s.....	12,620 40	12,000	12,600
Phillips County Ark 1930 6s.....	525 85	500	520
Pineville Ky 1928 5s.....	5,000 00	5,000	5,000
Pittsburg Kansas 1915 5s.....	501 20	500	500
Pittsburg Kansas 1915 5s.....	1,503 60	1,500	1,500
Pittsburg Texas 1945 4s.....	6,881 25	7,500	6,300
Plainview Texas 1948 5s.....	8,160 00	8,000	8,000
Polytechnic Texas 1951 5s.....	22,827 50	23,000	23,230
Port Angeles Wash 1932 5½s.....	10,153 50	10,000	10,200
Poteau Okla 1926 6s.....	10,686 00	10,000	10,600
Poteau Okla 1930 6s.....	28,000 00	28,000	29,400
Poinsett County Ark drainage district 1922-36 6s.....	45,298 30	43,000	43,000
Portage County Wis 1915-16 6s.....	6,510 20	6,500	6,515
Portage County Wis 1915 6s.....	501 20	500	500
Portland Ore 1923 5s.....	10,903 00	10,000	10,500
Portland Ore 1922 5s.....	27,142 50	25,000	26,250
Portland Ore 1925 5s.....	5,538 50	5,000	5,300
Port Huron Mich 1927 4s.....	25,000 00	25,000	23,750
Pratt City Ala 1939 5s.....	7,773 00	7,500	7,650
Prattville Ala 1937 5s.....	37,900 00	40,000	40,000
Prescott Ariz 1955 5s.....	51,035 00	50,000	50,000
Prince Edward Co Canada 1915-18 4½s.....	4,234 79	4,275	4,231
Pushmataha County Okla 1921-30 5s.....	9,983 40	10,000	10,000
Punta Gorda Fla 1944 5½s.....	13,068 75	15,000	15,000
Quebec Canada 1932 3½s.....	13,455 40	14,000	12,180
Racine Wis 1915-21 4s.....	14,224 40	14,000	13,860
Radford Va 1940 5s.....	3,000 00	3,000	3,000
Raleigh N C 1943 5s.....	23,000 00	23,000	24,380
Randleman N C 1938 5s.....	5,500 00	5,500	5,500
Redcliff Alberta 1933 6s.....	35,000 00	35,000	33,950
Red Lake County Minn 1917 6s.....	17,277 82	16,700	17,034
Regina Sask 1915-16 4½s.....	6,003 45	6,000	6,000
Ridgefield Park N J 1915 5s.....	1,008 50	1,000	1,000
Ridgefield Park N J 1915-21 6s.....	7,414 50	7,000	7,280
Ripley Tenn 1927 6s.....	7,551 00	7,500	7,575
Ripley Tenn 1928 6s.....	3,561 95	3,500	3,570
Roanoke Ala 1943 5s.....	19,404 00	20,000	20,000
Rockingham N C 1938 5s.....	9,471 00	10,000	10,000
Rockingham N C 1938 5s.....	18,935 00	20,000	20,000
Rockingham N C 1939 5s.....	10,042 90	10,000	10,000
Rockingham N C 1941 6s.....	21,340 72	20,000	21,400
Rockingham Township N C 1936 6s.....	17,178 00	15,000	15,900
Rogers Texas 1951 6s.....	14,072 76	13,000	14,040
Rosedale Kansas 1929 5s.....	4,240 62	4,000	4,120
Rosedale Miss 1924 6s.....	6,000 00	6,000	6,000
Rosedale Miss 1926 6s.....	3,042 30	3,000	3,030
Roundup Mont 1934 6s.....	23,320 00	22,000	23,320
Russellville Ala 1941 5s.....	24,000 00	24,000	23,040
Russian Government 1957 4s.....	79,198 00	80,000	67,200
Ruston La 1915-47 5s.....	39,000 00	39,000	39,000
Salem N C 1936 5s.....	10,339 00	10,000	10,500
Salem Ore 1921 6s.....	16,075 20	16,000	16,480
Saline County Ill 1917-18 4½s.....	16,258 40	16,000	16,000
Salisbury Mo 1922 4½s.....	11,147 40	11,000	10,890
Salt Lake City Utah 1920 4s.....	30,000 00	30,000	29,400
Salt Lake City Utah 1933 4½s.....	46,955 00	50,000	51,000

	Book value	Par value	Market value
Sanapoint Idaho 1929 6s.....	\$10,216 00	\$10,000	\$10,200
Sandpoint Idaho 1929 6s.....	39,842 40	39,000	39,780
Sanford N C 1931 5s.....	4,125 20	4,000	4,000
Sanford N C 1949 4½s.....	10,486 20	12,000	11,040
Sanford N C 1951 6s.....	14,462 50	13,000	14,040
Sanford N C 1951 6s.....	5,562 50	5,000	5,400
Sanford N C 1952 6s.....	16,185 00	15,000	16,200
San Angelo Texas 1945 5s.....	20,860 00	20,000	20,400
San Antonio Texas 1919 5s.....	20,000 00	20,000	20,000
San Antonio Texas 1919 5s.....	5,000 00	5,000	5,000
San Benito Texas 1952 6s.....	5,321 96	5,000	5,350
San Benito Texas 1934-38 5s.....	4,348 80	4,500	4,410
San Diego Cal 1924 4½s.....	10,409 00	10,000	9,800
San Diego Cal 1929-30 4½s.....	10,573 50	10,000	9,700
San Diego Cal 1938-41 4½s.....	18,460 00	20,000	19,200
San Francisco Cal 1918-21 7s.....	40,000 00	40,000	40,000
San Patricio County Texas 1951 5s.....	10,000 00	10,000	9,800
San Patricio County Texas school district 1952 5s.....	15,000 00	15,000	14,700
Santa Ana Cal 1915-22 4½s.....	8,159 80	8,000	7,920
Santa Cruz County Arizona 1915-17 5s.....	15,000 00	15,000	15,000
Sandwich Ontario 1915-27 5s.....	3,747 05	3,937	3,855
Sapulpa Okla 1929 6s.....	43,020 00	40,000	41,600
Sapulpa Okla 1929 6s.....	10,755 00	10,000	10,400
Sapulpa Okla 1930 5s.....	9,915 20	10,000	9,700
Sapulpa Okla 1933 6s.....	25,559 71	23,887	24,843
Sarnia Ont 1915-26 5s.....	15,090 63	15,091	15,090
Sarnia Ont 1914-27 4s.....	10,891 49	12,217	10,873
Sayre Okla 1934 6s.....	16,950 40	16,000	17,440
Scotia N Y 1915-23 5s.....	4,532 00	4,500	4,590
Scotia N Y 1915-30 5s.....	8,100 30	8,000	8,240
Seattle Wash 1927 4½s.....	20,578 00	20,000	20,000
Sedalia Mo 1923 4s.....	40,724 00	40,000	38,800
Selma Ala 1927 5s.....	10,234 00	10,000	10,000
Seymour Texas 1949 5s.....	25,262 50	25,000	25,250
Shawnee Okla 1922-27 5s.....	20,000 00	20,000	20,000
Shawnee Okla 1934 6s.....	18,293 90	17,150	18,693
Shelby N C 1937 5s.....	15,514 50	15,000	15,000
Shelby N C 1937 5s.....	15,000 00	15,000	15,000
Shelby County Ala 1915-28 6s.....	5,000 00	5,000	5,185
Shelbyville Tenn 1941 6s.....	11,473 00	10,000	10,500
Sheraden Pa 1937 5s.....	10,348 00	10,000	11,390
Sheraden Pa 1937 5s.....	2,000 00	2,000	2,260
Sheridan Wyo 1938 5s.....	25,125 00	25,000	25,250
Sherman Texas 1915-37 4½ & 5s.....	8,815 20	8,500	8,545
Sikeston Mo 1926 5s.....	3,000 00	3,000	3,000
Sioux City Iowa 1918 4½s.....	25,202 50	25,000	25,000
Sioux Falls S D 1927 5s.....	26,063 75	25,000	25,500
Sioux Falls S D 1924 5s.....	1,549 71	1,500	1,530
Slocomb Ala 1927 5s.....	14,445 00	15,000	14,550
Slocomb Ala 1928 5s.....	5,515 20	6,000	5,760
Smithfield N C 1941 5s.....	30,000 00	30,000	30,300
Smithville Texas 1917-24 6s.....	7,500 00	7,500	7,500
Snyder Okla 1926-32 6s.....	15,943 46	15,800	15,958
Snyder Okla 1923-25 6s.....	6,043 36	6,000	6,060
South Boston Va 1942 6s.....	8,000 00	8,000	8,000
South Denver Park Dist Colo 1922 6s.....	14,000 00	14,000	14,000
Spokane Wash 1924 4½s.....	25,932 00	25,000	25,000
Springfield Tenn 1924 5s.....	15,124 30	15,000	15,000
Springville Utah 1923 5s.....	7,063 00	7,000	7,000
Stamford Texas 1949 5s.....	20,302 00	20,000	20,000
Statesville N C 1936 5s.....	14,758 80	14,000	14,280
Stoddard County Mo 1923-26 6s.....	10,195 50	10,000	10,500
Stone County Mo 1921 5s.....	17,500 00	17,500	17,675
St Boniface Manitoba 1943 5s.....	9,417 00	10,000	9,300
St Cloud Minn 1919 5s.....	4,142 80	4,000	4,080
St Johns Ore 1928 6s.....	25,810 99	23,500	24,675
St Lucie Fla 1935 5s.....	25,000 00	25,000	25,000
St Petersburg Fla 1940 6s.....	10,760 00	10,000	10,500
Stigler Okla 1939 6s.....	12,810 00	12,000	12,960
Strathcona Canada 1951 4½s.....	10,000 00	10,000	8,800
Sugar School Dist Salt Lake Co Utah 1925 5s.....	9,000 00	9,000	9,000
Sulphur Okla 1934 5s.....	4,000 00	4,000	3,920
Sulphur Springs Ark 1916-33 6s.....	26,105 40	25,000	25,520
Summerton School District No. 22 S C 1928 6s.....	1,042 15	1,000	1,050
Sumter County Ala 1934 5s.....	27,332 50	25,000	25,500
Sunflower County Miss 1928-39 6s.....	23,425 00	22,000	23,045

	Book value	Par value	Market value
Sudbury Ont 1918 5s.....	\$27,850 93	\$30,730	\$27,965
Sweetwater Tenn 1938 5s.....	15,424 50	15,000	15,150
Sweetwater Texas 1954 5½s.....	21,237 00	20,000	20,600
Sylacauga Ala 1936 5s.....	16,000 00	16,000	15,680
Sylacauga Ala 1934 5½s.....	24,000 00	24,000	24,720
Sylacauga Ala 1930 5s.....	8,500 00	8,500	8,415
Tacoma Wash 1920 5s.....	5,174 80	5,000	5,100
Tahlequah Okla 1934 5s.....	23,000 00	23,000	23,000
Talladega Ala 1921 6c.....	10,287 00	10,000	10,300
Talladega Ala 1942 5s.....	24,759 50	25,000	24,500
Tallapoosa Ga 1915-20 6s.....	6,283 60	6,000	6,180
Tallapoosa Ga 1921-23 6s.....	3,299 00	3,000	3,180
Tampa Fla 1955 5s.....	52,000 00	50,000	50,500
Tampa Fla 1955 5s.....	10,000 00	10,000	10,100
Tampa Park Fla 1955 5s.....	41,660 00	40,000	40,400
Tarrant County Texas 1952 5s.....	20,000 00	20,000	20,400
Taylor County Texas 1950 5s.....	10,000 00	10,000	10,000
Tecumseh Okla 1936 6s.....	19,319 06	18,780	19,719
Temple Okla 1937 6s.....	30,000 00	30,000	30,300
Terrell Texas 1950 5s.....	8,000 00	8,000	8,080
Texarkana Texas 1949 5s.....	4,000 00	4,000	4,000
Texhoma Okla 1938 6s.....	16,000 00	16,000	16,000
Texhoma Okla 1938 6s.....	4,000 00	4,000	4,000
Tonkawa Okla 1929 5½s.....	38,892 55	37,000	38,110
Toronto Ont 1925 3½s.....	23,897 50	25,000	22,750
Trinity County Texas 1933 5s.....	23,752 50	25,000	25,000
Tulsa Okla 1929 5s.....	2,074 33	2,000	2,000
Tuscumbia Ala 1933 5s.....	10,570 89	10,300	.....
Tuscaloosa Ala 1941 5s.....	50,000 00	50,000	50,000
Tuskegee Ala 1934 5½s.....	14,137 50	15,000	14,100
Twin Falls Idaho 1931 5½s.....	10,274 50	10,000	10,200
Tyler Texas 1936 5s.....	16,374 40	16,000	16,320
Tyler Texas 1936 5s.....	1,023 40	1,000	1,020
Tyler Texas 1936 5s.....	11,120 60	11,000	11,160
Tyler Texas 1936 5s.....	2,011 60	2,000	2,020
Utah State 1920 3¼s.....	10,076 00	10,000	9,500
Uvalde Texas 1949 5s.....	22,125 00	25,000	22,250
Valliant Okla 1938 6s.....	37,778 40	36,000	37,800
Van Buren County Tenn 1917-42 5s.....	50,000 00	50,000	50,825
Vernon Texas 1934 4s.....	17,314 70	19,000	16,910
Vernon Texas 1950 5s.....	3,971 44	4,000	4,000
Vernon Texas 1950 5s.....	2,978 58	3,000	3,000
Victor Colo 1916 5s.....	11,000 00	11,000	9,350
Vidalia Ga 1937 5s.....	21,797 10	23,000	22,540
Vinita Okla 1923 5s.....	33,204 10	31,000	31,310
Vinita Okla 1929 5s.....	28,237 44	28,000	27,720
Waco Texas 1934 5s.....	55,920 00	50,000	51,500
Wagoner Okla 1936 5s.....	14,862 45	15,000	15,000
Walla Walla County Wash 1923 4½s.....	25,000 00	25,000	24,750
Wallaceburg Ont 1915-36 4½s.....	21,155 90	21,155	20,098
Walton County Fla 1931 6s.....	38,447 50	35,000	36,050
Washington N C 1935 5s.....	23,359 78	22,000	22,440
Water Valley Miss 1927 5s.....	12,000 00	12,000	12,120
Watonga Okla 1935 6s.....	24,403 00	23,000	24,380
Watonga Okla 1938 6s.....	37,292 50	35,000	37,450
Waurika Okla 1933 6s.....	40,576 00	40,000	41,600
Webster Groves Mo 1934 5s.....	11,899 80	11,000	11,440
Weldon N C 1926-29 6s.....	2,039 94	2,000	2,140
Weldon School District N C 1915-25 6s.....	5,719 45	5,500	5,665
West Chester County (Pelham N Y) 1916-18 6s.....	3,821 82	3,720	3,869
West Tulsa Okla Dist No 29 1928 6s.....	15,140 42	15,000	15,340
West Washington Pa 1926-34 5s.....	21,855 00	20,000	21,700
Weatherford Texas 1950 5s.....	5,117 22	5,000	5,050
Wewoka Okla 1934 6s.....	35,949 90	35,000	37,450
Wharton Texas 1952 5s.....	1,995 00	1,995	1,995
Wharton County Texas 1952 5s.....	23,875 00	25,000	25,000
White County Ark 1915 6s.....	1,004 80	1,000	1,000
White County Ark 1915-16 6s.....	5,028 50	5,000	5,010
White County Ark 1916-17 6s.....	6,874 24	6,800	6,868
White County Ark 1917-18 6s.....	5,686 72	5,600	5,656
White County Ark 1918 6s.....	2,544 25	2,500	2,525
White County Ark 1918-19 6s.....	3,521 55	3,455	3,489
White County Ark 1919-20 6s.....	6,159 02	6,025	6,095
Wilkesbarre Pa 1915-16 4s.....	20,159 50	20,000	20,000
Williamson W Va 1926 6s.....	11,771 40	11,500	11,615
Williamson County Texas 1951 5s.....	5,000 00	5,000	5,000
Winchester Taxing Dist Tenn 1931 5s.....	4,000 00	4,000	4,000

	Book value	Par value	Market value
Winfield La 1923-38 5s.....	\$18,482 44	\$20,000	\$20,000
Winfield La 1918-23 5s.....	4,636 00	5,000	5,000
Winona Minn 1933 4s.....	10,400 00	10,000	9,000
Wolf Pitt Twp N C 1936 6s.....	5,654 00	5,000	5,300
Womble Ark school dist 1938-46 6s.....	7,121 80	7,000	7,350
Woodlawn Ala 1927 5s.....	31,131 00	30,000	30,600
Woodlawn Ala 1927 5s.....	5,592 00	6,000	6,120
Woodlawn Ala 1927 5s.....	11,184 00	12,000	12,240
Wood River Ill 1916-24 5s.....	8,818 59	9,200	8,832
Woodstock Ont 1942 4½s.....	3,668 63	4,000	3,720
Woodward Okla 1936 6s.....	14,140 00	14,000	14,140
Woodward Okla 1937 6s.....	9,000 00	9,000	9,180
Woodward Okla 1937 6s.....	6,000 00	6,000	6,120
Woodward Okla 1935 6s.....	20,836 28	30,000	32,400
Wyandotte County Kansas 1920-21 4½s.....	25,342 50	25,000	25,000
Wyandotte County Kansas 1921 4½s.....	5,070 00	5,000	5,000
Wynne Ark 1915-32 5½s.....	31,500 00	31,500	32,065
Yalobuska County Miss 1930 5s.....	7,000 00	7,000	7,000
York Neb 1927 5s.....	11,000 00	11,000	11,000
Yukon Okla 1935 6s.....	40,600 00	40,000	42,400
Yuma County Arizona 1926 6s.....	22,288 20	22,000	22,440
Youngsville Twp N C 1953 6s.....	10,292 98	10,000	10,900
Totals.....	\$12,270,560 37	\$12,042,924	\$12,045,907

MODERN WOODMEN OF AMERICA

ROCK ISLAND, ILL.

[Commenced business January 2, 1883]

A. R. TALBOT, President

JAMES McNAMARA, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$12,191,112 95	
Dues and per capita tax.....	1,287,463 25	
Sanatorium donations	181 04	
Total	\$13,478,757 24	
Deduct payments returned to applicants and members	12,474 55	
Net amount received from members.....	\$13,466,282 69	
Interest on:		
Bonds	\$456,743 29	
Other sources	63,603 01	
		520,346 30
Rents		13,232 00
Sale of lodge supplies.....		64,189 95
Official publication		29,225 01
Refund claim		357 67
Certificate fees		10,367 50
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		22 50
<i>Gross increase, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>		
Bonds		349 30
Total Income	\$14,104,372 92	
Ledger Assets December 31, 1913	12,975,047 25	
Total	\$27,079,420 17	

DISBURSEMENTS

Death claims	\$11,566,264 90
Salaries of deputies and organizers.....	323,656 90
Salaries of managers or agents.....	22,419 58
Salaries of officers and trustees.....	29,900 00
Salaries and other compensation of committees.....	10,625 00
Salaries of office employees.....	135,070 47
Medical examiners' fees and salaries.....	26,454 94
Traveling and other expenses of officers, trustees and commit- tees	10,890 71
Insurance department fees.....	1,111 55
Rent	15,400 00
Advertising, printing and stationery.....	2,269 10
Postage, express, telegraph and telephone.....	15,475 12
Lodge supplies	53,084 04
Official publication	111,278 06
Expense of supreme lodge meeting	163,525 20
Legal expenses	44,927 68

Furniture, fixtures and library.....	\$649 61
Taxes, repairs and other expenses on real estate.....	7, 526 37
Miscellaneous, \$14,423.19; sanatorium chattel, \$6,273.89; sanatorium maintenance and operation, \$125,708.93; expense head consul's office, \$20,081.34; expense lectures, \$42,585.24; expense inspectors, \$18,772.87; foresters, \$27,225.03; office supplies, \$21,877.83; surety bonds, \$17,986.96; mileage, per diem and expense state camp, \$48,775.24; interest contested claims, \$2,066.37; investigating claims, \$6,199.59; salary, editor, \$4,990; expense, advertising official paper, \$6,442.29; fraternal congresses, \$4,332.33.....	367, 741 10
<i>Gross decrease, by adjustment, in book value of ledger assets, viz.:</i>	
Bonds	20, 060 69
Total Disbursements	\$13,003,331 02
Balance	\$14,076,089 15

LEDGER ASSETS

Book value of real estate	\$850, 225 40
Book value of bonds	10, 394, 627 47
Deposited in trust companies and banks <i>on interest</i>	2, 831, 236 28
Total	\$14,076,089 15

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$171, 099 46
Other assets	15, 160 58
Total	186, 260 04
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	1, 050, 000 00
Supply and paper stock inventory, \$27,631.48; printing plant inventory, \$99,127.25; furniture, \$128,841.29; library, \$8,995.25; sanatorium chattel property, \$58,326.80.....	322, 922 07
Gross Assets	\$15,635,271 26

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$17, 340 00
Book value of bonds over market value.....	206, 409 55
Supply, paper stock, printing plant, furniture, library, sanatorium chattel property.....	322, 922 07
Total	546, 671 62
Total Admitted Assets	\$15,088,599 64

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$197, 115 10
Resisted	118, 000 00
Reported, not yet adjusted	895, 500 00
Total	\$1, 210, 615 10
Salaries and miscellaneous accounts	41, 443 63
Death claims incurred in 1914 not reported till 1915.....	299, 000 00
Total Liabilities	\$1,551,058 73

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$11,996,627 13	\$978,420 12	\$12,975,047 25
<i>Income:</i>			
Assessments.....	12,191,112 95		12,191,112 95
Dues and per capita tax.....		1,274,988 70	1,274,988 70
Other payments by members.....		181 04	181 04
Interest and dividends.....	506,988 25	13,358 05	520,346 30
Other income.....	729 47	117,014 46	117,713 93
Totals.....	\$24,695,457 80	\$2,383,962 37	\$27,079,420 17
<i>Disbursements:</i>			
Death claims.....	\$11,566,264 90		\$11,566,264 90
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$634,017 60	634,017 60
Insurance department fees.....		1,111 55	1,111 55
Rent.....		15,400 00	15,400 00
Official publication.....		111,278 06	111,278 06
Supreme lodge meeting.....		163,525 20	163,525 20
Legal expenses.....		44,927 68	44,927 68
Taxes and expenses on real estate.....		7,526 37	7,526 37
Other expenditures.....	20,060 69	439,218 97	459,279 66
Totals.....	\$11,586,325 59	\$1,417,005 43	\$13,003,331 02
Balance before transfers.....	\$13,109,132 21	\$966,956 94	\$14,076,089 15
Increase by transfers.....		13,657 50	13,657 50
Balance.....	\$13,109,132 21	\$980,614 44	\$14,089,746 65
Decrease by transfers.....	13,657 50		13,657 50
Balance on hand December 31, 1914.....	\$13,095,474 71	\$980,614 44	\$14,076,089 15

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	908,432	\$1,457,402,500	25,673	\$33,001,500
Written in 1914	64,206	88,977,000	2,379	2,486,000
Received by transfer in 1914			173	220,000
Increased in 1914		2,771,000		63,000
Totals	972,638	\$1,549,150,500	28,225	\$35,770,500
Deduct terminated, decreased or transferred in 1914.....	49,502	71,566,000	2,229	2,513,000
Total certificates in force December 31, 1914 ...	923,136	\$1,477,584,500	25,996	\$33,257,500
Terminated by death in 1914.	6,866	11,824,000	197	256,000
Terminated by lapse in 1914.	42,636	56,477,000	1,886	1,991,500
Transferred in 1914.....			146	185,000
Decreased in 1914		3,265,000		80,500
Received in 1914 from members in New York:				
Mortuary				\$282,671 10
Expense				37,999 93
Total				\$320,671 03

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	646	\$1, 087, 065	23	\$26, 000
Incurred in 1914	6, 866	11, 824, 000	197	256, 000
Totals	7, 512	\$12, 911, 065	220	\$282, 000
Paid in 1914	6, 748	11, 566, 265	198	256, 225
Balance	764	\$1, 344, 800	22	\$25, 775
Saved by compromising or scaling down in 1914		62, 685		1, 275
Rejected in 1914	51	71, 500		
Claims unpaid December 31, 1914	713	1, 210, 615	22	24, 500

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit	Liabilities in such country
Manitoba, Canada	\$10,000	\$2, 000
Alberta, Canada	10, 340	1, 000
Total	\$20, 340	\$3, 000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Aberdeen Wash funding 1927 5¼s	\$6, 347 94	\$6, 000	\$6, 300
" " " 1928 5¼s	10, 612 90	10, 000	10, 500
" " " 1929 5¼s	12, 773 28	12, 000	12, 600
" " " 1930 5¼s	12, 809 28	12, 000	12, 600
" " " 1931 5¼s	10, 702 90	10, 000	10, 600
Adams County Miss road and bridge 1952 5s	19, 310 12	18, 500	19, 240
" Twp Houghton Co Mich school bldg 1918 5s	61, 076 40	60, 000	60, 000
Albia Ia ind sch dist bldg 1922 4½s	61, 081 92	60, 000	60, 000
Amherst County Va road 1945 5s	97, 425 00	90, 000	93, 600
Ardmore Okla school district bldg 1934 5s	104, 455 60	100, 000	100, 000
" " sewer 1934 5s	53, 900 00	50, 000	50, 000
" " waterworks 1934 5s	53, 900 00	50, 000	50, 000
Ashland Wis refunding 1922 4½s	5, 095 50	5, 000	5, 000
" " " 1923 4½s	5, 106 50	5, 000	5, 000
" " " 1924 4½s	5, 116 50	5, 000	5, 000
" " " 1925 4½s	5, 126 50	5, 000	5, 000
" " " 1926 4½s	5, 135 50	5, 000	5, 000
" " " 1927 4½s	5, 144 50	5, 000	5, 000
" " " 1928 4½s	5, 153 50	5, 000	5, 000
" " " 1929 4½s	15, 484 50	15, 000	15, 000
Atlantic Iowa ind sch 1922 4½s	57, 380 93	57, 000	57, 000
" " " 1919 4½s	11, 224 40	11, 000	11, 000
Baker Ore street 1931 5s	24, 509 35	23, 500	24, 205
Beckham Co Okla ct house & jail 1922 5s	2, 044 00	2, 000	2, 020
" " " " 1923 5s	7, 170 80	7, 000	7, 070
" " " " 1924 5s	7, 186 90	7, 000	7, 070
" " " " 1925 5s	5, 144 00	5, 000	5, 050
" " " " 1926 5s	7, 216 30	7, 000	7, 070
" " " " 1927 5s	2, 065 80	2, 000	2, 020
" " " " 1928 5s	7, 243 60	7, 000	7, 070
" " " " 1929 5s	4, 146 40	4, 000	4, 040
Bee County Texas court house 1950 4½s	50, 120 00	50, 000	48, 500
Belhaven N C school 1939 5s	16, 000 00	16, 000	15, 840
Benton Co Wash school 1931 5s	24, 331 20	24, 000	24, 240
Bexar County Tex road 1953 5s	52, 192 05	50, 000	52, 000
Blackwell Okla school 1926 5s	25, 660 45	25, 000	24, 750
" " " 1931 5s	25, 854 33	25, 000	24, 750
" " " 1936 5s	26, 008 00	25, 000	24, 500

		Book value	Par value	Market value
Donham Texas street	1951 5s.....	\$105,190 00	\$100,000	\$101,000
" " "	1951 5s.....	31,557 00	30,000	30,300
Boone Iowa waterworks	1918 4½s.....	10,097 00	10,000	10,100
" " "	1919 4½s.....	10,122 00	10,000	10,100
" " "	1921 4½s.....	10,169 00	10,000	10,100
" " "	1922 4½s.....	10,191 00	10,000	10,100
" " "	1923 4½s.....	10,213 00	10,000	10,100
" Co Iowa funding	1915 4½s.....	8,019 20	8,000	8,000
" " "	1916 4½s.....	8,037 60	8,000	8,000
" " "	1917 4½s.....	8,056 00	8,000	8,000
" " "	1918 4½s.....	8,072 80	8,000	8,000
Boyne City Mich street	1915 5s.....	1,602 90	1,000	1,000
" " "	1917 5s.....	1,014 10	1,000	1,010
" " "	1918 5s.....	1,019 30	1,000	1,010
" " "	1919 5s.....	1,024 30	1,000	1,010
" " "	1920 5s.....	1,029 00	1,000	1,010
" " "	1921 5s.....	1,033 60	1,000	1,010
" " "	1924 5s.....	1,046 20	1,000	1,020
" " "	1925 5s.....	1,050 00	1,000	1,020
" " "	1926 5s.....	1,053 70	1,000	1,020
" " "	1927 5s.....	1,057 20	1,000	1,020
" " "	1928 5s.....	1,060 60	1,000	1,020
" " "	1929 5s.....	1,063 80	1,000	1,030
Brownsville Texas city hall	1951 5s.....	7,243 98	7,000	7,070
" " street	1951 5s.....	82,788 32	80,000	80,800
Bruceville Texas ind sch	1951 5s.....	6,000 00	6,000	6,060
Bryan Texas street	1953 5s.....	25,000 00	25,000	25,750
" " waterworks	1953 5s.....	10,000 00	10,000	10,300
Burlington Iowa funding	1928 4½s.....	16,418 82	16,000	16,160
" " "	1929 4½s.....	16,440 32	16,000	16,160
" " "	1930 4½s.....	16,460 94	16,000	16,160
" " "	1918 4s.....	28,000 00	28,000	27,720
Cabarrus County N C funding	1941 4½s.....	105,812 28	105,000	105,000
Cameron Co Texas ct hse & jail	1951 5s.....	25,443 00	25,000	25,000
Canton Ill sewer	1930 4½s.....	13,023 40	13,000	13,000
Canton Ill sewer	1930 4½s.....	10,018 00	10,000	10,000
Carter Co Okla bridge	1934 5s.....	27,155 93	25,000	25,000
Carthage Mo waterworks	1928 5s.....	37,592 00	37,000	37,370
Centerville Station Ill funding	1928 5s.....	52,070 40	48,000	50,830
Charlotte County Va road	1951 5s.....	63,468 00	60,000	61,200
Checotah Okla school	1936 5s.....	36,411 20	35,000	35,000
Cherryvale Kan funding	1930 5½s.....	54,979 65	49,500	52,965
Cherryvale Kan waterworks	1931 5½s.....	51,207 20	46,000	49,220
Chickasha Okla waterworks	1934 5s.....	52,597 00	50,000	50,000
Choctaw County Okla bridge	1936 5s.....	41,612 80	40,000	40,800
Choctaw County Okla court house	1922 5s.....	10,156 20	10,000	10,100
" " " "	1923 5s.....	10,173 17	10,000	10,100
" " " "	1924 5s.....	10,189 37	10,000	10,100
" " " "	1925 5s.....	10,204 82	10,000	10,100
" " " "	1926 5s.....	10,219 55	10,000	10,100
" " " "	1927 5s.....	10,233 63	10,000	10,100
" " " "	1928 5s.....	10,247 05	10,000	10,100
" " " "	1929 5s.....	10,259 86	10,000	10,100
" " " "	1930 5s.....	10,272 08	10,000	10,100
" " " "	1931 5s.....	10,283 74	10,000	10,100
" " " jail	1922 5s.....	2,539 05	2,500	2,525
" " " "	1923 5s.....	2,543 29	2,500	2,525
" " " "	1924 5s.....	2,547 34	2,500	2,525
" " " "	1925 5s.....	2,551 21	2,500	2,525
" " " "	1926 5s.....	2,554 89	2,500	2,525
" " " "	1927 5s.....	2,558 41	2,500	2,525
" " " "	1928 5s.....	2,561 76	2,500	2,525
" " " "	1929 5s.....	2,564 97	2,500	2,525
" " " "	1930 5s.....	2,568 02	2,500	2,525
" " " "	1931 5s.....	2,570 94	2,500	2,525
Cincinnati Ohio rfdg	1958 4s.....	51,545 10	50,000	51,500
Clarendon Texas ind school	1915 5s.....	626 49	625	625
" " " "	1916 5s.....	627 92	625	625
" " " "	1917 5s.....	629 28	625	625
" " " "	1918 5s.....	630 58	625	625
" " " "	1919 5s.....	631 81	625	625
" " " "	1920 5s.....	632 99	625	625
" " " "	1921 5s.....	634 13	625	625
" " " "	1922 5s.....	635 20	625	625
" " " "	1923 5s.....	636 23	625	625
" " " "	1924 5s.....	637 21	625	625

				Book value	Par value	Market value
Clarendon	Texas	ind school	1925 5s.....	\$638 15	\$625	\$625
"	"	"	1926 5s.....	639 04	625	625
"	"	"	1927 5s.....	639 90	625	625
"	"	"	1928 5s.....	640 72	625	625
"	"	"	1929 5s.....	641 49	625	625
"	"	"	1930 5s.....	642 24	625	625
"	"	"	1931 5s.....	642 95	625	625
"	"	"	1932 5s.....	643 63	625	625
"	"	"	1933 5s.....	644 28	625	625
"	"	"	1934 5s.....	644 89	625	625
"	"	"	1935 5s.....	645 48	625	625
"	"	"	1936 5s.....	646 04	625	625
"	"	"	1937 5s.....	646 58	625	625
"	"	"	1938 5s.....	647 09	625	625
"	"	"	1939 5s.....	647 58	625	625
"	"	"	1940 5s.....	648 05	625	625
"	"	"	1941 5s.....	648 50	625	625
"	"	"	1942 5s.....	648 93	625	625
"	"	"	1943 5s.....	649 33	625	625
"	"	"	1944 5s.....	649 72	625	625
"	"	"	1945 5s.....	650 09	625	625
"	"	"	1946 5s.....	650 44	625	625
"	"	"	1947 5s.....	650 78	625	625
"	"	"	1948 5s.....	651 11	625	625
"	"	"	1949 5s.....	651 41	625	625
"	"	"	1950 5s.....	651 71	625	625
"	"	"	1951 5s.....	651 99	625	625
"	"	"	1952 5s.....	652 26	625	625
"	"	"	1953 5s.....	652 51	625	625
Coffeyville	Kan	school	1934 5s.....	35,671 87	32,000	32,960
Coos Bay	Port Ore	harbor imp	1933 5s.....	25,000 00	25,000	25,000
"	"	"	" 1935 5s.....	25,000 00	25,000	25,000
"	"	"	" 1937 5s.....	25,000 00	25,000	25,000
"	"	"	" 1939 5s.....	25,000 00	25,000	25,000
"	"	"	" 1941 5s.....	25,000 00	25,000	25,000
"	"	"	" 1943 5s.....	25,000 00	25,000	25,000
Cordele	Ga	street	1942 5s.....	41,854 64	40,000	41,600
"	"	water works	1942 5s.....	41,854 64	40,000	41,600
Corpus Christi	Tex	indep school dist bldg	1951 5s.....	52,950 00	50,000	50,500
"	"	water works	1949 5s.....	58,382 22	58,000	58,580
Corpus Christi	Texas	sewer	1949 5s.....	31,513 67	31,000	31,310
Crawford County	Iowa	funding	1916 4½s.....	4,034 80	4,000	4,000
"	"	"	1916 4½s.....	4,045 60	4,000	4,000
"	"	"	1917 4½s.....	4,056 80	4,000	4,040
"	"	"	1917 4½s.....	4,067 20	4,000	4,040
"	"	"	1918 4½s.....	4,078 00	4,000	4,040
"	"	"	1918 4½s.....	4,088 00	4,000	4,040
"	"	"	1919 4½s.....	4,098 00	4,000	4,040
"	"	"	1919 4½s.....	4,108 00	4,000	4,040
"	"	"	1920 4½s.....	4,117 60	4,000	4,040
"	"	"	1920 4½s.....	4,127 20	4,000	4,040
"	"	"	1921 4½s.....	4,136 80	4,000	4,040
"	"	"	1921 4½s.....	4,145 60	4,000	4,040
"	"	"	1922 4½s.....	2,077 40	2,000	2,040
Cumberland County	Tenn	road	1931 5s.....	40,948 00	40,000	40,400
Cuyahoga County	Ohio	building	1923 4½s.....	14,524 72	14,000	14,700
"	"	"	" 1924 4½s.....	10,408 79	10,000	10,500
"	"	"	" 1925 4½s.....	11,485 60	11,000	11,660
"	"	"	" 1926 4½s.....	9,425 57	9,000	9,540
"	"	"	" 1927 4½s.....	6,301 82	6,000	6,420
Del Rio	Tex	independent school	1949 5s.....	24,000 00	24,000	24,240
Denison	Tex	water works	1917 5s.....	1,512 26	1,500	1,500
"	"	"	1918 5s.....	1,516 78	1,500	1,500
"	"	"	1919 5s.....	2,028 13	2,000	2,020
"	"	"	1920 5s.....	2,033 63	2,000	2,020
"	"	"	1921 5s.....	2,038 88	2,000	2,020
"	"	"	1922 5s.....	2,043 90	2,000	2,020
"	"	"	1923 5s.....	2,048 69	2,000	2,020
"	"	"	1924 5s.....	2,053 26	2,000	2,020
"	"	"	1925 5s.....	2,057 63	2,000	2,020
"	"	"	1926 5s.....	2,061 81	2,000	2,020
"	"	"	1927 5s.....	2,065 80	2,000	2,020
"	"	"	1928 5s.....	2,069 60	2,000	2,020
"	"	"	1929 5s.....	2,073 24	2,000	2,020
"	"	"	1930 5s.....	2,076 71	2,000	2,020
"	"	"	1931 5s.....	2,080 03	2,000	2,020
"	"	"	1932 5s.....	2,083 20	2,000	2,020
"	"	"	1933 5s.....	2,086 22	2,000	2,040

	Book value	Par value	Market value
Des Moines Iowa funding 1928 4½s.....	\$182,203 60	\$173,000	\$174,730
Dodge County Neb school 1930 5s.....	29,782 61	29,500	29,795
Douglas County Neb court house 1928 4s.....	31,162 37	32,000	30,720
Durant Okla school district equipment 1931 5s.....	10,341 73	10,000	10,000
East Waterloo Iowa independent school 1918 4½s.....	20,366 28	20,000	20,000
Edmonton Alberta Can school district No 7 building 1953 5s.	20,664 29	22,000	20,680
Eldorado Twp Saline Co Ill school 1915 5s.....	2,011 98	2,000	2,000
“ “ “ “ 1916 5s.....	2,023 46	2,000	2,020
“ “ “ “ 1917 5s.....	2,034 44	2,000	2,020
“ “ “ “ 1918 5s.....	2,644 98	2,000	2,020
“ “ “ “ 1919 5s.....	2,055 06	2,000	2,049
“ “ “ “ 1920 5s.....	2,064 74	2,000	2,040
“ “ “ “ 1921 5s.....	2,074 00	2,000	2,040
“ “ “ “ 1922 5s.....	2,082 88	2,000	2,040
“ “ “ “ 1923 5s.....	2,091 38	2,000	2,060
“ “ “ “ 1924 5s.....	2,099 52	2,000	2,060
“ “ “ “ 1925 5s.....	1,053 66	1,000	1,030
El Paso Tex funding 1951 5s.....	156,571 80	150,000	154,500
“ water works 1950 5s.....	78,187 96	74,000	76,220
El Reno Okla school 1935 5s.....	79,012 28	75,000	75,000
Estherville Iowa independent school 1922 5s.....	25,832 05	25,000	25,250
“ “ “ “ 1923 5s.....	25,874 85	25,000	25,250
Eugene Ore light power and water 1926 5½s.....	40,584 00	38,000	39,900
Excelsior Springs Mo school 1931 5s.....	31,734 00	30,000	31,200
Fall River County S D funding 1932 5s.....	45,045 08	43,500	44,805
Falls County Tex bridge 1950 5s.....	18,421 20	18,000	18,180
Fayette Mo school 1921 5s.....	2,574 35	2,500	2,550
“ “ 1922 5s.....	2,583 21	2,500	2,550
“ “ 1923 5s.....	2,591 67	2,500	2,575
“ “ 1924 5s.....	2,599 77	2,500	2,575
“ “ 1925 5s.....	2,607 52	2,500	2,575
“ “ 1926 5s.....	2,614 93	2,500	2,575
“ “ 1927 5s.....	2,622 02	2,500	2,600
“ “ 1928 5s.....	2,628 80	2,500	2,600
“ “ 1929 5s.....	2,635 28	2,500	2,600
“ “ 1930 5s.....	2,641 49	2,500	2,600
Fayette N C school 1941 5s.....	53,808 80	50,000	52,000
Fisher County Tex court house 1949 5s.....	42,742 81	42,000	42,420
Flat River Mo school 1931 5s.....	25,556 35	25,000	25,250
Fort Bend County Tex bridge 1951 5s.....	51,100 00	50,000	50,000
Fort Dodge Iowa funding 1928 4½s.....	26,330 08	25,000	24,750
“ independent school 1922 4½s.....	51,118 05	50,000	49,500
Fort Worth Tex school building 1953 5s.....	50,756 15	50,000	51,000
“ sewer 1949 4½s.....	25,000 00	25,000	24,000
“ water works 1951 5s.....	104,001 40	100,000	102,000
Frederick Okla school 1931 5s.....	8,231 50	8,000	8,000
Fremont County Iowa funding 1916 5s.....	4,014 32	4,000	4,040
“ “ “ “ 1917 5s.....	3,017 48	3,000	3,030
“ “ “ “ 1918 5s.....	2,015 95	2,000	2,040
“ “ “ “ 1919 5s.....	2,020 05	2,000	2,040
“ “ “ “ 1920 5s.....	1,011 98	1,000	1,020
“ “ “ “ 1921 5s.....	1,013 84	1,000	1,030
“ “ “ “ 1922 5s.....	6,093 72	6,000	6,180
“ “ “ “ 1923 5s.....	5,086 59	5,000	5,200
“ “ “ “ 1924 5s.....	6,113 62	6,000	6,240
“ “ “ “ 1925 5s.....	6,122 89	6,000	6,240
“ “ “ “ 1926 5s.....	4,087 82	4,000	4,160
“ “ “ “ 1931 5s.....	6,170 24	6,000	6,360
“ “ “ “ 1932 5s.....	8,235 89	8,000	8,480
“ “ “ “ 1933 5s.....	3,091 64	3,000	3,180
Fulton Mo sewer 1924 4½s.....	8,467 51	8,500	8,415
Galva Ill sewer 1915 5s.....	1,000 00	1,000	1,000
“ “ 1916 5s.....	3,017 97	3,000	3,000
“ “ 1917 5s.....	3,035 19	3,000	3,000
“ “ 1918 5s.....	1,017 22	1,000	1,000
Garden City Kan funding 1931 5s.....	50,960 69	49,000	50,470
Garner Iowa independent school 1924 5s.....	36,340 75	35,000	36,750
Gastonia N C improvement 1943 5s.....	72,717 54	70,000	72,100
Greene County Tenn road 1939 5s.....	33,718 08	32,000	32,640
“ “ “ “ 1939 5s.....	25,317 60	24,000	24,480
Greenfield Iowa waterworks 1929 4½s.....	503 61	500	500
“ “ “ “ 1929 4½s.....	504 76	500	500
“ “ “ “ 1929 4½s.....	505 89	500	505
“ “ “ “ 1929 4½s.....	507 00	500	505
“ “ “ “ 1929 4½s.....	508 09	500	505
“ “ “ “ 1929 4½s.....	509 16	500	505
“ “ “ “ 1929 4½s.....	510 20	500	505
“ “ “ “ 1929 4½s.....	511 23	500	505
“ “ “ “ 1929 4½s.....	512 23	500	505
“ “ “ “ 1929 4½s.....	513 22	500	505
“ “ “ “ 1929 4½s.....	514 19	500	510

			Book value	Par value	Market value
Greenfield Iowa waterworks	1929	4½s.	\$515 13	\$500	\$510
" " "	1929	4½s.	516 06	500	510
" " "	1929	4½s.	516 97	500	510
" " "	1929	4½s.	517 87	500	510
" " "	1929	4½s.	518 74	500	510
" " "	1929	4½s.	519 60	500	510
" " "	1929	4½s.	520 44	500	510
" " "	1929	4½s.	521 26	500	510
" " "	1929	4½s.	522 07	500	510
" " "	1929	4½s.	522 87	500	510
" " "	1929	4½s.	523 65	500	510
" " "	1929	4½s.	524 40	500	510
" " "	1929	4½s.	525 15	500	510
" " "	1929	4½s.	525 88	500	515
" " "	1929	4½s.	526 60	500	515
Hancock Mich funding	1927	6s.	40,842 84	34,000	37,060
Harris County Tex school	1951	5s.	15,430 80	15,000	15,150
Haywood County Tenn refunding	1926	5s.	3,066 60	3,000	3,060
" " "	"	"	6,653 40	6,500	6,630
" " "	"	"	7,174 30	7,000	7,140
" " "	"	"	7,696 50	7,500	7,725
" " "	"	"	2,054 80	2,000	2,050
" " "	"	"	8,228 00	8,000	8,240
" " "	"	"	6,177 60	6,000	6,180
Hidalgo County Tex school	1931	5s.	20,145 40	20,000	20,200
Hillsboro Texas street	1950	5s.	35,736 40	35,000	35,000
Hillsborough County Fla road	1943	5s.	183,266 48	175,000	185,500
Houston Heights Texas street	1952	5s.	93,403 26	90,000	91,800
Hutchinson Kan funding	1929	4½s.	25,671 38	25,000	25,250
Hyde County S D court house	1931	5s.	60,387 24	60,000	60,000
Iowa City Iowa funding	1928	4½s.	2,061 35	2,000	2,000
" " "	1929	4½s.	2,064 67	2,000	2,000
" " "	1930	4½s.	2,067 85	2,000	2,000
" " "	1931	4½s.	14,496 33	14,000	14,000
Iredell County N C road	Series A 1926	5s.	52,225 35	50,000	51,000
" " "	Series C 1943	5s.	128,860 63	125,000	130,000
Jackson County Fla road	1951	5s.	46,943 10	45,000	46,800
Jefferson County Tex court house	refunding 1949	4½s.	19,000 00	19,000	18,240
" " "	road refunding 1949	4½s.	45,000 00	45,000	43,200
" " "	school 1951	5s.	15,274 00	15,000	15,300
" " "	Wash refunding 1921	5½s.	31,481 70	30,000	30,300
" " "	" refunding 1926	5½s.	8,652 00	8,000	8,160
Kalispell Mont waterworks	1933	5s.	26,642 33	26,000	26,260
Kansas City Kan refunding	1927	4½s.	52,440 45	50,000	50,500
" " "	Mo school 1927	4s.	61,901 09	61,000	59,170
Keokuk Iowa funding	1915	5s.	3,093 66	3,000	3,000
" " "	1916	5s.	3,010 74	3,000	3,030
" " "	1917	5s.	3,017 48	3,000	3,030
" " "	1919	5s.	3,030 07	3,000	3,090
" " "	1920	5s.	3,035 93	3,000	3,090
" " "	1921	5s.	3,041 52	3,000	3,120
" " "	1922	5s.	3,046 86	3,000	3,120
" " "	1923	5s.	3,051 95	3,000	3,120
" " "	1924	5s.	3,056 81	3,000	3,150
" " "	1925	5s.	3,061 45	3,000	3,150
" " "	1926	5s.	3,065 87	3,000	3,180
" " "	1927	5s.	3,070 09	3,000	3,180
" " "	1928	5s.	3,074 12	3,000	3,200
Knoxville Tenn waterworks	1949	4½s.	49,684 00	49,000	49,000
La Crosse County Wis agri school bldg	1918	4½s.	24,000 00	24,000	24,000
La Plata Mo school	1929	5s.	1,538 98	1,500	1,515
" " "	1930	5s.	1,540 81	1,500	1,515
" " "	1931	5s.	1,542 56	1,500	1,515
" " "	1932	5s.	1,544 23	1,500	1,515
" " "	1933	5s.	1,545 82	1,500	1,530
" " "	1934	5s.	1,031 56	1,000	1,020
Live Oak Fla public imp	1936	5s.	32,500 00	32,500	32,500
Los Angeles Cal waterworks	1926	4½s.	43,184 12	45,000	45,450
Love County Okla jail	1920	5s.	2,052 00	2,000	2,020
" " "	1921	5s.	2,059 40	2,000	2,020
" " "	1922	5s.	2,056 60	2,000	2,020
" " "	1923	5s.	2,073 40	2,000	2,020
" " "	1924	5s.	2,079 80	2,000	2,020
" " "	1925	5s.	2,086 00	2,000	2,040
" " "	1926	5s.	2,092 00	2,000	2,040
" " "	1927	5s.	2,037 60	2,000	2,040
" " "	1928	5s.	2,103 00	2,000	2,040
" " "	1929	5s.	2,108 20	2,000	2,040

			Book value	Par value	Market value
Madison County Neb school	1931	6s.....	\$8,703 16	\$8,000	\$8,509
Madison County N C road	1944	5s.....	20,782 84	20,000	20,400
Maricopa County Ariz school	1933	5s.....	25,925 00	25,000	25,500
Marshalltown Iowa funding	1916	4½s.....	1,007 21	1,000	1,000
" " "	1918	4½s.....	2,032 36	2,000	2,000
" " "	1920	4½s.....	2,048 93	2,000	2,000
" " "	1922	4½s.....	2,064 25	2,000	2,000
" " "	1924	4½s.....	3,117 59	3,000	3,000
" " "	1921	4½s.....	25,422 78	25,000	25,000
Martin County Minn drainage	1921	5s.....	2,578 35	2,500	2,550
" " "	1922	5s.....	3,625 35	3,500	3,570
" " "	1923	5s.....	3,640 33	3,500	3,605
" " "	1924	5s.....	3,654 68	3,500	3,605
" " "	1925	5s.....	3,668 42	3,500	3,605
" " "	1926	5s.....	3,155 64	3,000	3,090
" " "	1927	5s.....	3,166 43	3,000	3,120
" " "	1928	5s.....	3,176 77	3,000	3,120
" " "	1929	5s.....	2,655 55	2,500	2,600
" " "	1930	5s.....	1,065 38	1,000	1,040
Maryville Mo school	1928	4½s.....	4,022 79	4,000	4,000
" " "	1928	4½s.....	4,033 50	4,000	4,000
" " "	1928	4½s.....	4,072 13	4,000	4,040
" " "	1928	4½s.....	4,080 82	4,000	4,040
" " "	1928	4½s.....	4,080 82	4,000	4,040
" " "	1928	4½s.....	4,097 17	4,000	4,040
" " "	1928	4½s.....	4,104 84	4,000	4,040
" " "	1928	4½s.....	4,112 21	4,000	4,040
" " "	1928	4½s.....	3,089 45	3,000	3,030
Mason City Iowa funding	1918	4½s.....	1,016 20	1,000	1,000
" " "	1918	4½s.....	1,018 30	1,000	1,000
" " "	1919	4½s.....	1,020 40	1,000	1,000
" " "	1919	4½s.....	1,022 50	1,000	1,000
" " "	1920	4½s.....	1,024 50	1,000	1,000
" " "	1920	4½s.....	1,026 40	1,000	1,000
" " "	1921	4½s.....	1,028 40	1,000	1,000
" " "	1921	4½s.....	1,030 30	1,000	1,000
" " "	1922	4½s.....	2,064 20	2,000	2,000
Mason City Iowa waterworks funding	1922	4½s.....	2,067 89	2,000	2,000
" " "	1923	4½s.....	2,071 46	2,000	2,000
" " "	1923	4½s.....	2,074 96	2,000	2,000
" " "	1924	4½s.....	2,078 39	2,000	2,000
" " "	1924	4½s.....	2,081 76	2,000	2,000
" " "	1925	4½s.....	2,085 06	2,000	2,000
" " "	1925	4½s.....	2,088 29	2,000	2,000
" " "	1926	4½s.....	2,091 46	2,000	2,000
" " "	1926	4½s.....	2,094 57	2,000	2,000
" " "	1927	4½s.....	2,097 62	2,000	2,000
" " "	1927	4½s.....	2,100 61	2,000	2,000
" " "	1928	4½s.....	2,103 53	2,000	2,000
McMinn County Tenn road	1941	5s.....	323,398 80	300,000	309,000
Mechanicsville Iowa indep school	1918	5s.....	10,282 47	10,000	10,100
Mesa County Colo school	1931	5s.....	31,602 67	31,000	31,000
Mission Texas indep school	1950	5s.....	10,064 35	10,000	10,000
Monmouth Ill school	1921	4½s.....	3,042 21	3,000	3,030
" " "	1922	4½s.....	5,079 56	5,000	5,050
" " "	1923	4½s.....	5,088 40	5,000	5,050
" " "	1924	4½s.....	5,096 87	5,000	5,050
" " "	1925	4½s.....	5,105 00	5,000	5,050
" " "	1926	4½s.....	5,112 78	5,000	5,050
" " "	1927	4½s.....	5,120 25	5,000	5,050
" " "	1928	4½s.....	5,127 41	5,000	5,050
Monroe County Tenn road	1926	5s.....	26,842 53	26,000	26,520
Mooreville N C school	1939	5s.....	5,000 00	5,000	5,000
Morgantown W Va school	1919	5s.....	3,099 48	3,000	3,030
" " "	1920	5s.....	3,117 00	3,000	3,030
" " "	1921	5s.....	3,133 80	3,000	3,030
" " "	1922	5s.....	3,149 94	3,000	3,060
" " "	1926	5s.....	5,346 90	5,000	5,100
" " "	1927	5s.....	5,368 70	5,000	5,100
" " "	1930	5s.....	6,514 80	6,000	6,180
" " "	1931	5s.....	6,537 00	6,000	6,180
" " "	1932	5s.....	6,558 24	6,000	6,180
" " "	1933	5s.....	6,578 70	6,000	6,180
" " "	1934	5s.....	4,398 84	4,000	4,120

			Book value	Par value	Market value
Morrison Ill school	1915	4½s.	\$1,004 81	\$1,000	\$1,000
"	"	1916 4½s.	1,009 43	1,000	1,000
"	"	1917 4½s.	1,013 87	1,000	1,000
"	"	1918 4½s.	1,018 15	1,000	1,000
"	"	1919 4½s.	1,022 36	1,000	1,000
"	"	1920 4½s.	1,026 21	1,000	990
"	"	1921 4½s.	1,030 01	1,000	990
"	"	1922 4½s.	1,033 66	1,000	990
"	"	1923 4½s.	1,037 18	1,000	990
"	"	1924 4½s.	1,040 55	1,000	990
Mount Pleasant Iowa funding	1916	4½s.	1,004 32	1,000	1,000
"	"	1917 4½s.	1,007 05	1,000	1,000
"	"	1918 4½s.	1,009 67	1,000	1,000
"	"	1919 4½s.	1,012 19	1,000	1,000
"	"	1920 4½s.	1,014 60	1,000	1,000
"	"	1922 4½s.	1,019 13	1,000	1,000
"	"	1923 4½s.	1,021 26	1,000	1,000
"	"	1924 4½s.	1,023 30	1,000	1,000
"	"	1925 4½s.	1,025 26	1,000	1,000
"	"	1926 4½s.	1,027 14	1,000	1,000
Mullin Texas indep school district	1949	5s.	10,500 00	10,500	10,500
Muscatine Iowa city hall	1927	5s.	1,048 81	1,000	1,040
"	"	1928 5s.	3,150 54	3,000	3,120
"	"	1928 5s.	3,154 56	3,000	3,120
"	"	1929 5s.	3,158 49	3,000	3,120
"	"	1929 5s.	3,162 34	3,000	3,120
"	"	1930 5s.	3,166 10	3,000	3,120
"	"	1930 5s.	3,169 78	3,000	3,120
"	"	1931 5s.	3,173 38	3,000	3,120
"	"	1931 5s.	3,176 90	3,000	3,120
"	"	1932 5s.	3,180 35	3,000	3,120
"	"	1932 5s.	3,183 71	3,000	3,120
"	"	1933 5s.	3,187 00	3,000	3,150
"	"	1933 5s.	3,190 22	3,000	3,150
"	"	1934 5s.	3,193 37	3,000	3,150
Muskogee Okla school	1929	4½s.	56,790 29	58,000	56,260
Nacogdoches County Texas court house and jail	1951	5s.	75,784 13	75,000	75,000
Nehalem Port Ore harbor imp Series A	1915	6s.	5,024 39	5,000	5,000
"	"	1916 6s.	5,071 40	5,000	5,050
"	"	1917 6s.	5,116 15	5,000	5,050
"	"	1918 6s.	5,158 74	5,000	5,100
Nehalem Port Ore harbor imp Series B	1921	6s.	2,602 14	2,500	2,575
"	"	1922 6s.	2,615 02	2,500	2,575
"	"	1923 6s.	2,627 24	2,500	2,575
"	"	1924 6s.	2,638 86	2,500	2,600
"	"	1925 6s.	2,649 88	2,500	2,600
"	"	1926 6s.	2,660 35	2,500	2,600
"	"	1927 6s.	2,670 29	2,500	2,600
"	"	1928 6s.	2,679 72	2,500	2,625
"	"	1929 6s.	2,688 68	2,500	2,625
"	"	1930 6s.	2,697 19	2,500	2,625
New Hampton Iowa funding	1920	4½s.	2,036 57	2,000	1,980
"	"	1921 4½s.	2,042 38	2,000	1,980
"	"	1922 4½s.	2,047 96	2,000	1,980
"	"	1923 4½s.	2,053 32	2,000	1,980
"	"	1924 4½s.	2,058 46	2,000	1,980
"	"	1925 4½s.	2,063 39	2,000	1,980
"	"	1926 4½s.	2,068 13	2,000	1,980
"	"	1927 4½s.	2,072 68	2,000	1,980
"	"	1928 4½s.	2,077 05	2,000	1,980
Newton Iowa gas works	1931	4½s.	25,422 78	25,000	25,250
Norfolk Neb school dist building	1931	5s.	26,147 45	25,000	25,750
Norfolk Co Va school dist No 1 imp	1932	5s.	106,343 88	101,500	102,515
North Yakima Wash refunding	1930	5s.	15,848 91	15,000	15,000
North Yakima Wash sewer refunding	1931	5s.	63,172 26	60,000	60,000
Norwich Conn court house refunding	1931	4s.	13,000 00	13,000	12,740
Norwich Conn gas and electric plant	1931	4s.	57,000 00	57,000	55,860
Oakland Cal school	1920	4s.	4,000 00	4,000	3,920
"	"	1921 4s.	5,000 00	5,000	4,900
"	"	1922 4s.	6,000 00	6,000	5,880
"	"	1923 4s.	3,000 00	3,000	2,910
"	"	1932 4s.	8,000 00	8,000	7,600
"	"	1933 4s.	8,000 00	8,000	7,600
"	"	1934 4s.	8,000 00	8,000	7,600
"	"	1935 4s.	8,000 00	8,000	7,600

			Book value	Par value	Market value
Oelwein Iowa indep school funding 1919 4½s.....			\$12,269 47	\$12,000	\$12,120
Oklahoma City Okla school 1930 5s.....			142,640 19	135,000	139,050
" " " 1916 5s.....			50,358 75	50,000	50,500
" " " 1921 5s.....			51,395 45	50,000	50,500
" " " 1926 5s.....			52,225 35	50,000	51,000
" " " 1931 5s.....			52,889 70	50,000	51,500
" " " 1916 5s.....			29,274 40	29,000	29,290
" " " 1921 5s.....			29,862 46	29,000	29,290
" " " 1926 5s.....			31,379 19	30,000	30,600
" " " 1931 5s.....			31,769 01	30,000	30,900
Oklahoma State funding Series A 1918 4s.....			148,157 59	146,000	144,510
Oklahoma State funding Series B 1919 4s.....			105,888 12	104,000	102,960
Oneida County Wis court house 1915 5s.....			5,020 82	5,000	5,000
" " " " 1917 5s.....			5,099 95	5,000	5,050
" " " " 1921 5s.....			10,479 93	10,000	10,300
" " " " 1922 5s.....			10,543 04	10,000	10,300
" " " " 1923 5s.....			10,603 61	10,000	10,400
" " " " 1924 5s.....			8,529 40	8,000	8,320
Orange County N C road 1953 5s.....			50,000 00	50,000	51,000
Osage County Okla court house and jail 1924 5s.....			10,309 14	10,000	10,100
" " " " 1925 5s.....			10,331 56	10,000	10,100
" " " " 1926 5s.....			10,352 98	10,000	10,100
" " " " 1927 5s.....			10,373 45	10,000	10,100
" " " " 1928 5s.....			10,392 99	10,000	10,100
" " " " 1929 5s.....			10,411 67	10,000	10,100
" " " " 1930 5s.....			10,429 51	10,000	10,100
" " " " 1931 5s.....			10,446 55	10,000	10,100
Osceola Iowa indep school 1918 4½s.....			1,000 00	1,000	1,000
" " " " 1918 4½s.....			1,000 00	1,000	1,000
" " " " 1918 4½s.....			1,004 85	1,000	1,000
" " " " 1918 4½s.....			1,009 52	1,000	1,000
" " " " 1918 4½s.....			1,014 00	1,000	1,000
" " " " 1918 4½s.....			3,054 94	3,000	3,000
Oswego Kan school 1916 5s.....			5,028 67	5,000	5,000
" " " " 1917 5s.....			5,046 73	5,000	5,000
" " " " 1918 5s.....			5,063 98	5,000	5,000
" " " " 1919 5s.....			5,080 47	5,000	5,050
" " " " 1920 5s.....			2,853 88	2,800	2,828
Oswego N Y waterworks 1916 4½s.....			4,028 84	4,000	4,000
" " " " 1917 4½s.....			13,153 19	13,000	13,130
" " " " 1918 4½s.....			3,556 63	3,500	3,535
" " " " 1919 4½s.....			8,673 45	8,500	8,585
" " " " 1920 4½s.....			3,585 63	3,500	3,535
" " " " 1921 4½s.....			4,627 67	4,500	4,545
" " " " 1922 4½s.....			516 06	500	510
" " " " 1923 4½s.....			517 87	500	510
" " " " 1924 4½s.....			519 60	500	510
" " " " 1925 4½s.....			521 26	500	510
" " " " 1926 4½s.....			522 87	500	510
" " " " 1927 4½s.....			524 40	500	510
Palestine Texas fire equipment 1950 5s.....			9,175 08	9,000	9,090
Palestine Texas park 1950 5s.....			17,330 70	17,000	17,170
Paris Texas school bldg Series A 1945 4½s.....			14,000 00	14,000	13,440
Paris Texas school bldg Series B 1961 5s.....			10,288 25	10,000	10,100
Paris Texas sewer 1945 4½s.....			2,000 00	2,000	1,920
Paris Texas street Series A 1955 4½s.....			17,000 00	17,000	16,320
Paris Texas street Series E 1961 5s.....			25,720 63	25,000	25,250
Pauls Valley Okla school dist building 1936 5s.....			16,487 09	16,000	16,320
Peoria Ill refunding 1915 4½s.....			5,012 26	5,000	5,000
" " " " 1916 4½s.....			5,036 05	5,000	5,000
" " " " 1917 4½s.....			5,058 92	5,000	5,050
" " " " 1918 4½s.....			5,080 90	5,000	5,050
" " " " 1919 4½s.....			5,102 03	5,000	5,050
Peoria Ill refunding 1920 4½s.....			5,122 34	5,000	5,050
" " " " 1921 4½s.....			5,141 86	5,000	5,050
" " " " 1922 4½s.....			5,160 62	5,000	5,100
" " " " 1923 4½s.....			5,178 65	5,000	5,100
" " " " 1924 4½s.....			5,195 98	5,000	5,100
" " " " 1925 4½s.....			5,212 64	5,000	5,100
" " " " 1926 4½s.....			5,228 66	5,000	5,100
" " " " 1927 4½s.....			5,244 05	5,000	5,100
" " " " 1928 4½s.....			5,258 84	5,000	5,150
Perth Amboy N J funding 1923 5s.....			50,723 90	50,000	52,000
Pinellas County Fla road 1943 5s.....			50,000 00	50,000	50,000
Pocatello Idaho sewer 1934 5s.....			25,472 50	25,000	25,000

			Book value	Par value	Market value
Polk County Iowa funding	1915 4½s.....		\$10,072 94	\$10,000	\$10,000
" " "	1916 4½s.....		10,143 22	10,000	10,000
" " "	1917 4½s.....		10,210 94	10,000	10,000
" " "	1918 4½s.....		10,276 19	10,000	10,000
Polk County Tenn bridge and highway	1915 5s.....		2,003 91	2,000	2,000
" " "	1916 5s.....		2,011 47	2,000	2,000
" " "	1917 5s.....		2,018 69	2,000	2,000
" " "	1918 5s.....		2,025 59	2,000	2,020
" " "	1919 5s.....		3,048 28	3,000	3,030
" " "	1920 5s.....		3,057 73	3,000	3,030
" " "	1921 5s.....		3,066 76	3,000	3,030
" " "	1922 5s.....		3,075 39	3,000	3,030
" " "	1923 5s.....		3,083 64	3,000	3,030
" " "	1924 5s.....		3,091 52	3,000	3,030
" " "	1925 5s.....		3,099 05	3,000	3,060
" " "	1926 5s.....		3,106 24	3,000	3,060
" " "	1927 5s.....		3,113 12	3,000	3,060
" " "	1928 5s.....		3,119 69	3,000	3,060
" " "	1929 5s.....		3,125 96	3,000	3,060
" " "	1930 5s.....		3,131 96	3,000	3,060
" " "	1931 5s.....		4,183 59	4,000	4,080
Port Arthur Tex independent school dist bldg	1951 5s.....		15,866 91	15,000	15,150
Pueblo County Colo school district No 1	1931 4½s.....		5,982 19	6,000	5,820
Pueblo County Colo school district No 1	ref 1931 4½s.....		121,637 78	122,000	118,340
Ramsey County N D ref	1915 6s.....		17,124 70	17,000	17,000
Redwood County Minn ditch	1915 5s.....		10,048 36	10,000	10,000
" " "	1916 5s.....		15,141 93	15,000	15,150
" " "	1917 5s.....		15,208 29	15,000	15,150
Richmond Mo funding	1918 5s.....		1,000 00	1,000	1,010
Rockwood Tenn school building	1934 5s.....		40,490 92	40,000	40,800
Rocky Mount N C graded school dist building	1953 5s.....		36,539 86	35,000	35,700
Rooks County Kan school district	1921 5s.....		5,103 83	5,000	5,000
" " "	1922 5s.....		5,118 55	5,000	5,000
" " "	1923 5s.....		5,132 61	5,000	5,000
" " "	1924 5s.....		5,146 04	5,000	5,000
" " "	1925 5s.....		4,952 52	4,800	4,800
Rosenberg Tex indp school	1953 5s.....		501 20	500	500
" " "	1953 5s.....		502 34	500	500
" " "	1953 5s.....		503 42	500	500
" " "	1953 5s.....		504 46	500	500
" " "	1953 5s.....		505 45	500	500
" " "	1953 5s.....		506 40	500	500
" " "	1953 5s.....		507 30	500	500
" " "	1953 5s.....		508 16	500	500
" " "	1953 5s.....		508 99	500	500
" " "	1953 5s.....		509 77	500	500
" " "	1953 5s.....		1,021 04	1,000	1,000
" " "	1953 5s.....		511 24	500	500
" " "	1953 5s.....		511 52	500	500
" " "	1953 5s.....		512 58	500	500
" " "	1953 5s.....		513 20	500	500
" " "	1953 5s.....		1,027 58	1,000	1,000
" " "	1953 5s.....		514 36	500	500
" " "	1953 5s.....		514 90	500	500
" " "	1953 5s.....		515 42	500	500
" " "	1953 5s.....		1,031 83	1,000	1,000
" " "	1953 5s.....		516 39	500	500
" " "	1953 5s.....		516 84	500	500
" " "	1953 5s.....		517 27	500	500
" " "	1953 5s.....		1,035 35	1,000	1,000
" " "	1953 5s.....		518 07	500	500
" " "	1953 5s.....		518 44	500	500
" " "	1953 5s.....		518 80	500	500
" " "	1953 5s.....		1,038 28	1,000	1,000
" " "	1953 5s.....		519 47	500	500
" " "	1953 5s.....		519 78	500	500
" " "	1953 5s.....		1,040 14	1,000	1,000
" " "	1953 5s.....		1,040 71	1,000	1,000
" " "	1953 5s.....		1,041 25	1,000	1,000
" " "	1953 5s.....		1,041 77	1,000	1,000
" " "	1953 5s.....		1,042 26	1,000	1,000
" " "	1953 5s.....		1,042 73	1,000	1,000
" " "	1953 5s.....		1,043 18	1,000	1,000
" " "	1953 5s.....		1,043 61	1,000	1,000
" " "	1953 5s.....		1,044 02	1,000	1,000
Sacramento County Cal court house	1937 4½s.....		20,573 08	20,000	20,000
" " "	1940 4½s.....		20,615 86	20,000	20,000
" " " roads and highways	1937 4½s.....		20,573 08	20,000	20,000
" " "	1940 4½s.....		20,615 86	20,000	20,000
" " "	1941 4½s.....		20,628 96	20,000	20,000

	Book value	Par value	Market value
St Joseph Mo sch bldg 1928 4s.....	\$39,793 56	\$40,000	\$38,000
St Louis Mo bldg & imp 1928 4s.....	50,916 15	50,000	50,000
St Louis County Minn ct house 1918 4½s.....	50,645 95	50,000	50,500
Sampson County N C road 1934 5s.....	25,618 68	25,000	25,500
San Francisco Cal high school 1920 4½s.....	6,013 31	6,000	5,940
" " " 1921 4½s.....	3,007 82	3,000	2,970
" " " 1922 4½s.....	5,014 90	5,000	4,950
" " " 1923 4½s.....	13,043 36	13,000	12,870
" " " 1924 4½s.....	3,011 03	3,000	2,970
" " " 1925 4½s.....	7,028 00	7,000	6,930
" " " 1926 4½s.....	13,056 06	13,000	12,870
" " " 1927 4½s.....	13,059 93	13,000	12,870
" " " 1928 4½s.....	13,063 64	13,000	12,870
" " " 1929 4½s.....	13,067 18	13,000	12,870
" " " 1930 4½s.....	3,016 29	3,000	2,970
" " " 1931 4½s.....	1,005 68	1,000	990
San Juan County Colo sch 1931 5s.....	61,250 76	60,000	61,200
San Patricio County Tex road 1951 5s.....	91,647 00	90,000	88,200
Seattle Port Wash central water front imp 1951 4½s.....	7,656 64	8,000	7,520
" " " " " 1952 4½s.....	1,913 27	2,000	1,880
" " " " " 1953 4½s.....	8,605 89	9,000	8,460
" " " east waterway imp No. 2 1923 5s.....	6,108 82	6,000	6,060
" " " " " 1932 5s.....	5,150 12	5,000	5,050
" " " " " 1939 5s.....	7,254 49	7,000	7,140
" " " " " 1945 5s.....	5,201 76	5,000	5,100
" " " Smith's Cove imp 1925 4½s.....	5,877 11	6,000	5,820
" " " " " 1952 4½s.....	4,783 17	5,000	4,700
Seminole County Okla funding 1935 6s.....	64,073 19	55,000	59,950
Shawnee Okla sch dist No 93 bldg 1935 5s.....	21,823 24	21,000	22,470
Shoshone County Idaho sch dist No 8 bldg 1933 6s.....	57,225 85	55,000	56,650
South Haven Mich water works 1937 5s.....	20,333 29	18,000	19,620
South Omaha Neb intersection 1928 4½s.....	30,000 00	30,000	30,000
South Omaha Neb sewer 1928 4½s.....	20,000 00	20,000	20,000
Spalding County Ga ct house 1925 5s.....	1,043 01	1,000	1,040
" " " " 1926 5s.....	4,183 89	4,000	4,160
" " " " 1927 5s.....	4,195 23	4,000	4,200
" " " " 1928 5s.....	4,206 08	4,000	4,200
" " " " 1929 5s.....	4,216 45	4,000	4,200
" " " " 1930 5s.....	3,169 78	3,000	3,180
Stevens County Wash funding 1929 4½s.....	25,222 83	25,000	24,750
Story City Iowa lighting 1919 4½s.....	507 63	500	500
" " " " 1920 4½s.....	509 14	500	495
" " " " 1921 4½s.....	510 60	500	495
" " " " 1922 4½s.....	511 99	500	495
" " " " 1923 4½s.....	513 33	500	495
" " " " 1924 4½s.....	514 61	500	495
" " " " 1925 4½s.....	515 85	500	495
" " " " 1926 4½s.....	517 03	500	495
" " " " 1927 4½s.....	518 17	500	495
" " " " 1928 4½s.....	519 26	500	495
" " " " 1929 4½s.....	4,162 47	4,000	3,960
Sweet Water Tex street 1951 5s.....	10,348 54	10,000	10,000
Sweet Water Texas waterworks 1954 5½s.....	26,545 75	25,000	25,750
Tacoma Wash light and power 1929 4½s.....	26,330 08	25,000	25,250
Tarrant County Tex road and bridge 1952 5s.....	101,439 75	100,000	102,000
Traera Iowa ind sch 1919 4½s.....	30,488 58	30,000	30,000
Trinidad Colo refunding 1932 5s.....	270,816 49	265,000	265,000
Vinita Okla school 1929 5s.....	44,345 26	43,000	42,570
Vinton Iowa refunding 1915 4½s.....	5,024 27	5,000	5,000
Vinton Iowa refunding 1918 4½s.....	7,128 20	7,000	7,000
Washington Iowa funding 1922 4½s.....	1,025 33	1,000	990
" " " " 1923 4½s.....	2,055 91	2,000	1,980
" " " " 1924 4½s.....	2,060 95	2,000	1,980
" " " " 1925 4½s.....	2,065 79	2,000	1,980
" " " " 1926 4½s.....	2,070 43	2,000	1,980
" " " " 1927 4½s.....	1,037 44	1,000	990
Washington County Tenn road 1932 5s.....	37,766 23	37,000	38,480
Waterloo Iowa bridge " Series C " 1915 5s.....	500 00	500	500
" " " " " 1916 5s.....	501 93	500	500
" " " " " 1917 5s.....	503 78	500	505
" " " " " 1918 5s.....	505 55	500	505
" " " " " 1919 5s.....	507 23	500	505
" " " " " 1920 5s.....	508 84	500	505
" " " " " 1921 5s.....	510 38	500	505
" " " " " 1922 5s.....	511 85	500	510
" " " " " 1923 5s.....	513 26	500	510
" " " " " 1924 5s.....	514 60	500	510
" " " " " 1925 5s.....	515 89	500	510
" " " " " 1926 5s.....	517 11	500	510
" " " " " 1927 5s.....	518 29	500	510

	Book value	Par value	Market value
Waterloo Iowa bridge "Series C" 1928 5s.....	\$519 41	\$500	\$510
" " " " 1929 5s.....	520 48	500	515
" " " " 1930 5s.....	521 50	500	515
" " " " 1931 5s.....	522 48	500	515
" " " " 1932 5s.....	523 41	500	515
" " " " 1933 5s.....	816 70	779	802
" " funding 1928 4½s.....	52,057 75	50,000	50,000
" " " 1931 4½s.....	51,772 60	50,000	50,000
Webb City Mo funding 1931 5s.....	13,386 62	13,000	13,390
Webster City Iowa lighting 1931 4½s.....	11,186 02	11,000	11,000
Wellington Kan waterworks 1930 5s.....	23,725 55	23,000	23,000
Wells County N D court house and jail 1915 6s.....	12,172 20	12,000	12,000
Wenatchee Wash school district No 46 building 1931 5s....	15,878 10	15,000	15,150
Wichita Kan refunding 1920 5s.....	1,012 92	1,000	1,020
" " " 1921 5s.....	2,029 48	2,000	2,060
" " " 1922 5s.....	2,032 96	2,000	2,060
" " " 1923 5s.....	2,036 27	2,000	2,080
" " " 1924 5s.....	2,039 44	2,000	2,080
" " " 1925 5s.....	2,042 46	2,000	2,080
" " " 1926 5s.....	2,045 34	2,000	2,080
" " " 1927 5s.....	2,048 08	2,000	2,100
" " " 1928 5s.....	2,050 71	2,000	2,100
" " " 1929 5s.....	2,053 21	2,000	2,100
" " " 1930 5s.....	2,055 60	2,000	2,120
" " " 1931 5s.....	2,057 87	2,000	2,120
" " " 1932 5s.....	2,060 05	2,000	2,120
Wichita County Tex jail 1950 5s.....	20,389 06	20,000	20,200
Wichita Falls Tex independent school 1953 5s.....	50,000 00	50,000	50,500
" " street 1951 5s.....	22,751 81	22,000	22,220
Wright County Iowa funding 1922 5s.....	6,189 18	6,000	6,120
" " " 1923 5s.....	6,209 96	6,000	6,180
" " " 1924 5s.....	6,229 84	6,000	6,180
" " " 1925 5s.....	6,248 86	6,000	6,180
" " " 1926 5s.....	7,311 55	7,000	7,210
" " " 1927 5s.....	7,331 84	7,000	7,280
" " " 1928 5s.....	7,351 25	7,000	7,280
Wyandotte Mich waterworks 1936 4½s.....	9,841 25	9,248	9,063
Totals	\$10,394,627 47	\$10,062,501	\$10,188,213

MUTUAL INDEMNITY AND PROTECTIVE UNION

NEW HAVEN, CONN.

[Commenced business November, 1897]

JOSEPH B. CUNNINGHAM, President

WALLACE S. MOYLE, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first months of membership of which all or an extra per- centage is used for expense.....	\$1,359 12	
All other assessments or premiums.....	7,899 73	
Total	\$9,258 85	
Deduct payments returned to applicants and members	7 20	
Net amount received from members.....		\$9,251 65
Interest on:		
Mortgage loans	\$102 50	
Bonds	260 00	
Other sources	545 13	
		907 63
Total Income		\$10,159 28
Ledger Assets December 31, 1913		16,774 32
Total.....		\$26,933 60

DISBURSEMENTS

Death claims	\$1,050 00	
Sick and accident claims.....	4,572 96	
Total benefits paid.....		\$5,622 96
Commissions and fees to deputies or organizers.....		242 00
Salaries of officers and trustees.....		1,036 08
Medical examiners' fees and salaries.....		150 00
Collection and remittance of assessments and dues.....		425 21
Rent		144 00
Advertising, printing and stationery.....		202 08
Postage, express telegraph and telephone.....		31 33
Lodge supplies		32 82
Miscellaneous		83 75
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		110 00
Total Disbursements		\$8,080 23
Balance.....		\$18,853 37

LEDGER ASSETS

Mortgage loans	\$3,000 00
Book value of bonds.....	3,720 00
Deposited in trust companies and banks <i>on interest</i>	10,080 98
Deposited in banks <i>not on interest</i>	2,052 39
Total	\$18,853 37

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$70 12
Bonds	73 33
Other assets	80 72
Total	224 17
Total Assets	\$19,077 54

LIABILITIES

Policy or certificate claims due and unpaid.....	\$48 00
--	---------

EXHIBIT OF FUNDS

	Mortuary and liability funds	General fund	Expense	Total
Balance on hand December 31, 1913.....	\$9,434 49	\$7,300 72	\$39 11	\$16,774 32
<i>Income:</i>				
Assessments during first months of membership of which all or an extra per cent is used for expenses.	672 36	.....	679 56	1,351 92
Other assessments.....	5,924 80	.....	1,974 93	7,899 73
Interest and dividends.....	907 63	.....	.....	907 63
Totals.....	\$16,939 28	\$7,300 72	\$2,693 60	\$26,933 60
<i>Disbursements:</i>				
Death claims.....	\$1,050 00	.....	.....	\$1,050 00
Sick and accident claims.....	4,572 96	.....	.....	4,572 96
Commissions to deputies, organizers and agents...	.....	.....	\$242 00	242 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	1,611 29	1,611 29
Rent.....	.....	.....	144 00	144 00
Other expenditures.....	110 00	.....	349 98	459 98
Totals.....	\$5,732 96	.....	\$2,347 27	\$8,080 23
Balance before transfers.....	\$11,206 32	\$7,300 72	\$346 33	\$18,853 37
Increase by transfers.....	7,300 72	.....	.....	7,300 72
Balance.....	\$18,507 04	\$7,300 72	\$346 33	\$26,154 09
Decrease by transfers.....	.....	7,300 72	.....	7,300 72
Balance on hand December 31, 1914.....	\$18,507 04	.....	\$346 33	\$18,853 37

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	730	\$1,022,000	453	\$635,200
Written in 1914.....	69	96,600	65	91,000
Totals	799	\$1,118,600	518	\$726,200
Deduct terminated, decreased or transferred in 1914.....	82	114,800	73	103,200
Total certificates in force December 31, 1914....	717	\$1,003,800	445	\$623,000
Terminated by death in 1914.	11	15,400	6	8,400
Terminated by lapse in 1914.	71	99,400	67	94,800

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	11	\$1,050	6	\$550
Paid in 1914.....	11	\$1,050	6	\$550

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	89	\$4,621	60	\$2,749
Paid in 1914.....	88	4,573	59	2,701
Claims unpaid December 31, 1914	1	\$48	1	\$48

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
N Y & Stanford Ry 1st ref mtg 1958 4s.....	\$1,500	\$2,000	\$1,500
Consolidated Ry 1955 4s.....	1,480	2,000	1,480
Consolidated Ry 1955 4s.....	740	1,000	740
Totals.....	\$3,720	\$5,000	\$3,720

NATIONAL FRATERNAL SOCIETY OF THE DEAF

No. 64 WEST RANDOLPH STREET, CHICAGO, ILL.

[Commenced business December 2, 1907]

HARRY C. ANDERSON, President

FRANCIS P. GIBSON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$1,157 00	
Assessments or premiums	28,465 88	
Other payments by members	23 34	
Total	\$29,646 22	
Deduct payments returned to applicants and members	78 45	
Net amount received from members		\$29,567 77
Interest on:		
Mortgage loans	\$1,916 35	
Bonds	653 28	
Other sources	38 84	
		2,608 47
Rent		120 00
Sale of lodge supplies		313 20
Miscellaneous		131 83
Total Income		\$32,741 27
Ledger Assets December 31, 1913		45,913 19
Total		\$78,654 46

DISBURSEMENTS

Death claims	\$4,250 00	
Sick and accident claims	3,540 00	
Total benefits paid		\$7,790 00
Salaries of officers and trustees		1,635 04
Salaries of office employees		336 00
Medical examiners' fees and salaries		20 00
Traveling and other expenses of officers, trustees and com- mittees		224 53
Insurance department fees		376 96
Rent		484 00
Advertising, printing and stationery		118 47
Postage, express, telegraph and telephone		184 17
Lodge supplies		325 84
Official publication		574 00
Legal expenses		10 00
Furniture and fixtures		179 10
Miscellaneous		220 76
Total Disbursements		\$12,478 87
Balance		\$66,175 59

LEDGER ASSETS

Mortgage loans	\$48,800 00
Book value of bonds.....	11,500 00
Deposited in trust companies and banks <i>on interest</i>	3,373 15
Cash in association's office, \$100; in banks <i>not on interest</i> , \$2,002 44	2,102 44
Secretaries contingent fund	400 00
Total	\$66,175 59

NON-LEDGER ASSETS

Interest accrued::	
Mortgages	\$942 23
Bonds	180 94
Other assets	4 49
Total	1,127 66
Total Assets	\$67,303 25

LIABILITIES

None

EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and accident	Expense	Total
Balance on hand December 31, 1913.....	\$1,000 00	\$43,570 03	\$156 80	\$1,186 36	\$45,913 19
<i>Income:</i>					
Membership fees.....				1,157 00	1,157 00
Assessments.....	20,888 80	249 22	4,093 16	3,156 25	28,387 43
Other payments by members.....		23 34			23 34
Interest and dividends.....		2,608 47			2,608 47
Other income.....				565 03	565 03
Totals.....	\$21,888 80	\$46,451 06	\$4,249 96	\$6,064 64	\$78,654 46
<i>Disbursements:</i>					
Seath claims.....	\$4,250 00				\$4,250 00
Sick and accident claims.....			\$3,540 00		3,540 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....				\$2,215 57	2,215 57
Insurance department fees.....				376 96	376 96
Rent.....				484 00	484 00
Official publication.....				574 00	574 00
Legal expenses.....				10 00	10 00
Other expenditures.....				1,028 34	1,028 34
Totals.....	\$4,250 00		\$3,540 00	\$4,688 87	\$12,478 87
Balance before transfers.....	\$17,638 80	\$46,451 06	\$709 96	\$1,375 77	\$66,175 59
Increase by transfers.....		16,638 80	214 21	214 21	17,067 22
Balance.....	\$17,638 80	\$63,089 86	\$924 17	\$1,589 98	\$83,242 81
Decrease by transfers.....	16,638 80		214 21	214 21	17,067 22
Balance on hand December 31, 1914.....	\$1,000 00	\$63,089 86	\$709 96	\$1,375 77	\$66,175 59

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	1,586	\$1,079,950	130	\$77,850
Written in 1914.....	383	249,250	67	37,750
Revived in 1914.....	1	1,000	.....	.....
Received by transfer in 1914. ....	.....	.....	1	500
Increased in 1914.....	.....	4,750	.....	.....
Totals	1,970	\$1,334,950	198	\$116,100
Deduct terminated, decreased or transferred in 1914....	53	40,500	3	1,750
Total certificates in force December 31, 1914...	1,917	\$1,294,450	195	\$114,350
Terminated by death in 1914.	12	6,000	.....	.....
Terminated by lapse in 1914.	41	30,750	3	1,750
Deceased in 1914.....	.....	3,750	.....	.....
Received in 1914 from members in New York:				
Mortuary				\$1,685 44
Reserve				2 16
Sick and accident				387 05
Expense				512 55
Total				\$2,587 20

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	11	\$5,500	.....	.....
Paid in 1914.....	9	4,250	.....	.....
Balance	2	\$1,250	.....	.....
Saved by compromising or scaling down in 1914.....	.....	250	.....	.....
Rejected in 1914	2	1,000	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	155	\$3,540	9	\$210
Paid in 1914	155	\$3,540	9	\$210

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
First mortgage bonds — real estate (all in Chicago Ill.)			
Kern Mercantile Buildings 1916 6s.....	\$1,000	\$1,000	\$1,000
Kern Mercantile Buildings 1917 6s.....	2,000	2,000	2,000
Kern Mercantile Buildings 1920 6s.....	2,000	2,000	2,000
Harder's Fireproof Storage & Van Co 1915 6s.....	1,000	1,000	1,000
Carlson Apartment Buildings 1919 5½s.....	2,000	2,000	2,000
Garfield Park Storage Warehouse 1920 6s.....	3,000	3,000	3,000
Tower Apartments 1921 5½s.....	500	500	500
Totals.....	\$11,500	\$11,500	\$11,500

THE NATIONAL PROTECTIVE LEGION

WAVERLY, N. Y.

[Commenced business October 16, 1890]

GEORGE A. SCOTT, President

HENRY C. LOCKWOOD, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$57 09	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense	71,299 34	
All other assessments or premiums	254,616 10	
Dues and per capita tax	1,058 00	
	<hr/>	
Net amount received from members		\$327,030 53
Interest on:		
Mortgage loans	\$2,822 84	
Bonds	2,740 00	
	<hr/>	
		5,562 84
Rents		3,439 77
Sale of lodge supplies		3,245 49
Miscellaneous		307 17
Checks returned		2,012 60
Borrowed money		61,650 00
		<hr/>
Total Income		\$403,248 40
Ledger Assets December 31, 1913		190,012 20
		<hr/>
Total		\$593,260 60

DISBURSEMENTS

Death claims	\$132,780 03
Sick and accident claims	136,764 91
Old age benefits	333 33
Distribution	135 39
<hr/>	
Total benefits paid	\$270,013 66
Commissions and fees to deputies or organizers	15,786 46
Salaries of deputies and organizers	12,789 45
Salaries of officers and trustees	5,607 90
Salaries and other compensation of office employees	10,610 85
Medical examiners' fees and salaries	4,214 25
Traveling and other expenses of officers, trustees and com- mittees	3,086 65
Insurance department fees	470 82
Rent	4,267 89
Advertising	853 17
Postage, express, telegraph, telephone, freight and dray	4,281 85
Lodge supplies	1 25
Printing and stationery	1,512 31
Legal expenses	1,824 30
Furniture and fixtures	162 10
Taxes, repairs and other expenses on real estate	673 05
Miscellaneous	4,996 28
Borrowed money repaid	60,800 00
Actuary, \$1,189.10; managers traveling expense, \$1,085.75	2,274 85

Gross loss on sale or maturity of ledger assets viz:	
Bonds	\$55 38
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	1,500 00

Total Disbursements	\$405,782 47
--------------------------------------	---------------------

Balance	\$187,478 13
--------------------------	---------------------

LEDGER ASSETS

Book value of real estate	\$34,000 00
Mortgage loans	47,000 00
Book value of bonds	87,997 37
Deposited in banks <i>not on interest</i>	18,480 76

Total	\$187,478 13
------------------------	---------------------

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$790 43
Bonds	6,685 82
Total	7,476 25
Rents accrued	300 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	25,318 55
Office fixtures and printing plant, \$32,228.55; supplies, \$16,- 250; office fixtures and supplies in hands of organizers, \$6- 800; due from local legions for supplies and regalia, \$6,700.42	61,978 97

Gross Assets	\$282,551 90
-------------------------------	---------------------

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$5,815 00
Market value of special deposits in excess of corresponding liabilities	8,800 00
Book value of bonds over market value	21,072 37
Office fixtures and printing plant, office fixtures and supplies in hands of organizers, due from local legions for supplies and regalia	61,978 97

Total	97,666 34
------------------------	------------------

Total Admitted Assets	\$184,885 56
--	---------------------

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$1,429 50
Adjusted, not yet due	1,000 00
Reported, not yet adjusted	4,995 15
Total	\$7,424 65
Salaries and miscellaneous accounts	17,450 60
Taxes due or accrued	456 60
Borrowed money,	8,850 00
Advance assessments	20,023 06
Medical examinations and inspections	760 00
Dividend checks refused	262 60

Total Liabilities	\$55,227 51
------------------------------------	--------------------

EXHIBIT OF FUNDS

	Mortuary	Benefit, old form, class B	Benefit, new form, class B	Class C	Expense	Total
Balance on hand December 31, 1913.....	\$137,777 04	\$1,058 41	\$51,966 12	\$908 32	—\$1,697 69	\$190,012 20
<i>Income:</i>						
Membership fees.....					57 09	57 09
Assessments during first 12 months of membership of which all or an extra per cent is used for expenses.....	15,568 23		13,240 20	17,365 40	25,125 51	71,299 34
Other assessments.....	88,255 60	3,222 30	68,011 13	53,979 26	41,147 81	254,616 10
Fees and per capita tax.....					1,058 00	1,058 00
Interest and dividends.....	3,764 52		1,798 32			5,562 84
Other income.....	80 00	161 50	107 84	1,775 60	68,530 09	70,655 03
Totals.....	\$245,445 39	\$4,442 21	\$135,123 61	\$74,028 58	\$134,220 81	\$593,260 60
<i>Disbursements:</i>						
Death claims.....	\$101,709 56	\$1,575 34	\$12,043 17	\$17,451 96		\$132,780 03
Sick and accident claims.....		2,227 50	78,487 27	56,050 14		136,764 91
Other benefits.....	333 33	135 39				468 72
Commissions to deputies, organ- izers and agents.....					\$15,786 46	15,786 46
Salaries, fees, other compensa- tion and traveling expenses of officers and employees.....					36,309 10	36,309 10
Insurance department fees.....					470 82	470 82
Rent.....					4,267 89	4,267 89
Legal expenses.....					1,824 30	1,824 30
Taxes and expenses on real es- tate.....					673 05	673 05
Other expenditures.....	55 38		1,500 00		74,881 81	76,437 19
Totals.....	\$102,098 27	\$3,938 23	\$92,030 44	\$73,502 10	\$134,213 43	\$405,782 47
Balance on hand December 31, 1914.....	\$143,347 12	\$503 98	\$43,093 17	\$526 48	\$7 38	\$187,478 13

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913 ..	27, 713	\$14, 512, 472	9, 030	\$3, 492, 448
Written in 1914 ..	4, 713	2, 043, 988	1, 358	413, 587
Totals ..	32, 426	\$16, 556, 460	10, 388	\$3, 906, 035
Deduct terminated, decreased or transferred in 1914	5, 407	2, 244, 360	1, 414	293, 335
Total certificates in force December 31, 1914 ..	27, 019	\$14, 312, 100	8, 974	\$3, 612, 700
Terminated by death in 1914.	276	137, 574	96	39, 004
Terminated by lapse in 1914.	5, 130	2, 106, 453	1, 318	254, 331
Terminated by expiry.....	1	333	.....	.....
Received in 1914 from members in New York:				
Mortuary ..				\$27, 688 91
Class B old form ..				1, 960 10
Class B new form ..				42, 803 03
Class C. .				19, 748 51
Expense . .				22, 642 88
Total . .				\$114, 843 43

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	3	\$3,000	.....	.....
Incurred in 1914.....	276	137, 573	107	\$39, 854
Totals	279	\$140, 573	107	\$39, 854
Paid in 1914.....	268	132, 780	105	39, 004
Balance	11	\$7, 793	2	850
Saved by compromising or scaling down in 1914.....	.....	2, 443	.....	.....
Claims unpaid December 31, 1914	11	5, 350	2	850

EXHIBIT OF CLAIMS — CLASS B — OLD AND NEW FORMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	7	\$143	2	\$56
Incurred in 1914.....	2, 690	97, 594	1, 523	54, 351
Totals	2, 697	\$97, 737	1, 525	\$54, 407
Paid in 1914.....	2, 538	80, 715	1, 453	45, 952
Balance	159	\$17, 022	72	\$8, 455
Saved by compromising or scaling down in 1914....	.....	11, 783	.....	6, 087
Rejected in 1914.....	159	5, 239	72	2, 368

EXHIBIT OF CLAIMS — CLASS C

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	6	\$225	2	\$38
Incurred in 1914.....	2, 435	63, 723	666	18, 336
Totals	2, 441	\$63, 948	668	18, 374
Paid in 1914.....	2, 184	56, 050	603	16, 409
Rejected in 1914.....	192	\$5, 823	43	\$1, 249
Claims unpaid December 31, 1914	65	2, 075	22	716

EXHIBIT OF OLD AGE AND DIVIDENDS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	32	\$469	20	\$88
Paid in 1914.....	32	469	20	88

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

State	Market value of deposit	Liabilities in such state
Maryland	\$8,800	

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Atlantic Shore Line Ry 1934 5s.....	\$4,250 00	\$5,000	\$3,500
Buffalo & Susquehanna Ry 1953 4½s.....	10,100 00	10,000	300
Paris Ill gas and electric 1935 5s.....	9,700 00	10,000	8,300
Grossdale Ill 1912 4s.....	1,750 00	2,000	1,750
Laramie Hahns Peak & Pacific 1932 6s.....	4,012 00	4,000	3,600
Lisbon N D 7s.....	5,535 37	5,000	5,040
New York City 1953 3½s.....	9,400 00	10,000	8,800
Pana Coal Co 1913 6s.....	9,900 00	10,000	8,500
Springfield Coal Mining Co 1923 5s.....	8,000 00	10,000	7,000
Tampa Northern R R 1936 5s.....	4,500 00	5,000	3,900
Colorado Power Co 1953 5s.....	8,500 00	10,100	8,585
Eden Irrigation & Land Co 1916 6s.....	4,850 00	5,000	1,150
Alfred Light and Power Co 1935 5s.....	7,500	10,000	6,500
Totals.....	\$87,997 37	\$96,100	\$66,925

THE NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA *

PITTSBURGH, PA.

[Commenced business February, 1890]

ALBERT MAMATEY, President

JOSEPH DURISH, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....		\$474,884 48
Interest on:		
Mortgage loans	\$2,809 19	
Bonds and stocks.....	7,185 29	
Other sources	15,559 25	
		<hr/>
Rents		25,553 73
Sale of lodge supplies.....		5,594 00
Miscellaneous		2,643 77
		627 93
One per cent. from orphans money.....		342 99
Types and cabinets.....		2,354 82
Cash deposited in banks for orphans.....		11,265 71
		<hr/>
Total Income		\$523,267 43
Ledger Assets December 31, 1913		748,236 69
		<hr/>
Total		\$1,271,504 12

DISBURSEMENTS

Death claims	\$267,089 58	
Sick and accident claims.....	12,075 00	
		<hr/>
Total benefits paid.....		\$279,164 58
Salaries of officers and trustees.....		5,387 50
Salaries of office employees.....		4,853 26
Medical examiners' fees and salaries.....		102 00
Traveling and other expenses of officers, trustees and com- mittees		2,979 98
Insurance department fees.....		508 60
Rent		1,320 00
Advertising, printing and stationery.....		7,833 70
Postage, express, telegraph and telephone.....		1,059 72
Lodge supplies		1,238 00
Official publication		24,254 06
Expense of supreme lodge meeting.....		1,670 37
Legal expenses		1,807 57
Furniture and fixtures.....		1,859 95
Taxes, repairs and other expenses on real estate.....		5,080 76
Miscellaneous		1,224 94
Dues advanced to insane members.....		475 22
Preparing State reports.....		1,450 49

* Formerly The National Slavonic Society of the United States of America.
Name changed November 12, 1914.

National fund expense	\$5,719 00
Cash paid to orphans.....	15,176 23
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	309 20
Total Disbursements	\$363,475 13
Balance	\$908,028 99

LEDGER ASSETS

Book value of real estate.....	\$91,023 89
Mortgage loans	59,300 00
Book value of bonds, \$238,007.56; stocks, \$5,150.....	243,157 56
Deposited in trust companies and banks <i>on interest</i>	514,547 54
Total	\$908,028 99

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$1,196 41
Bonds	2,906 87
Total	4,103 28
Rents accrued	42 00
Market value of real estate over book value.....	20,096 11
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	4,470 89
Dues advanced to insane members, \$2,542.77; furniture, fix- tures and machinery \$15,333.80; lodge supplies, \$2,668.99; miscellaneous, \$86.90	20,632 46
Gross Assets	\$957,373 73

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value	\$305 56
Furniture, fixtures, machinery, lodge supplies, advanced to insane members, miscellaneous..	20,632 46
Total	20,938 02
Total Admitted Assets	\$936,435 71

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$25,346 14
Adjusted, not yet due.....	16,312 50
Reported, not yet adjusted.....	10,700 00
Total	\$52,358 64
Advance assessments	354 76
Funds due orphans.....	87,891 78
Total Liabilities	\$140,605 18

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	National fund
Balance on hand December 31, 1913.....	\$320,072 40	\$233,305 83	\$5,715 14	\$2,641 17
<i>Income:</i>				
Assessments.....	366,424 59	24,252 44	12,090 47	6,785 55
Interest and dividends.....	12,511 68	6,532 60	71 37	41 52
Other income.....	103 11	5,594 00	200 00	.....
Totals.....	\$699,111 78	\$269,684 87	\$18,076 98	\$9,468 24
<i>Disbursements:</i>				
Death claims.....	\$267,089 58	.....	.....	.....
Sick and accident claims.....	.....	.....	\$12,075 00	.....
Taxes and expenses on real estate.....	.....	\$3,595 34	.....	.....
Other expenditures.....	101 60	207 60	.....	\$5,719 00
Totals.....	\$267,191 18	\$3,862 94	\$12,075 00	\$5,719 00
Balance on hand December 31, 1914.....	\$431,920 60	\$265,881 93	\$6,001 98	\$3,749 24
	Home for aged and orphans	Orphans cash	Expense	Total
Balance on hand December 31, 1913.....	\$92,288 80	\$88,371 26	\$5,842 09	\$748,236 69
<i>Income:</i>				
Assessments.....	13,566 28	.....	51,765 15	474,884 48
Interest and dividends.....	2,338 99	3,431 04	626 53	25,553 73
Other income.....	279 36	11,265 71	5,387 04	22,829 22
Totals.....	\$108,473 43	\$103,068 01	\$63,620 81	\$1,271,504 12
<i>Disbursements:</i>				
Death claims.....	.....	.....	.....	\$267,089 58
Sick and accident claims.....	.....	.....	.....	12,075 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	\$628 78	.....	\$12,693 96	13,322 74
Insurance department fees.....	.....	.....	508 60	508 60
Rent.....	.....	.....	1,320 00	1,320 00
Official publication.....	.....	.....	24,254 06	24,254 06
Supreme lodge meeting.....	.....	.....	1,670 37	1,670 37
Legal expenses.....	.....	.....	1,807 57	1,807 57
Taxes and expenses on real estate.....	1,485 42	.....	.....	5,080 76
Other expenditures.....	.....	\$15,176 23	15,142 02	36,346 45
Totals.....	\$2,114 20	\$15,176 23	\$57,396 58	\$363,475 13
Balance on hand December 31, 1914.....	\$106,359 23	\$87,891 78	\$6,224 23	\$908,028 99

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	37,864	\$27,676,000	2,669	\$1,796,400
Written in 1914.....	2,829	2,122,500	156	106,250
Received by transfer in 1914.....	.....	.....	31	25,000
Increased in 1914.....	.....	29,000	.....	1,000
Totals.....	40,693	\$29,827,500	2,856	\$1,928,650
Deduct terminated, decreased or transferred in 1914....	2,487	1,869,000	220	148,950
Total certificates in force December 31, 1914....	38,206	\$27,958,500	2,636	\$1,779,700
Terminated by death in 1914.....	371	269,293	34	22,950
Terminated by lapse in 1914.....	1,972	1,480,750	127	82,250
Transferred in 1914.....	.....	.....	52	37,000
Terminated by in 1914.....	144	91,500	7	3,750
Decreased in 1914.....	.....	27,457	.....	3,000

Received in 1914 from members in New York:

Mortuary	\$24,316 79
Reserve	1,519 38
National fund	446 62
Sick and accident.....	795 20
Expense	3,492 04
Home for aged and orphans.....	894 14
Total	\$31,464 17

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	77	\$50,780	2	\$1,500
Incurred in 1914.....	371	269,293	34	22,950
Totals	448	\$320,073	36	\$24,450
Paid in 1914.....	357	267,089	32	22,690
Balance	91	\$52,984	4	\$1,760
Rejected in 1914.....	2	625	.....	.....
Claims unpaid December 31, 1914	89	\$52,359	4	\$1,760

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	4	\$350	.....	.....
Incurred in 1914.....	336	11,725	24	\$705
Totals	340	\$12,075	24	\$705
Paid in 1914.....	340	12,075	24	705

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
New York City assessment 1917 4½s.....	\$50,484 30	\$50,000	\$50,500
Pittsburgh water 1925 4¼s.....	25,522 50	25,000	25,500
Chicago Lincoln Park 1923 4s.....	25,000 00	25,000	24,750
Milwaukee sewerage 1916 4½s.....	2,012 37	2,000	2,000
Milwaukee sewerage 1919 4½s.....	3,011 81	3,000	3,030
Milwaukee sewerage 1921 4½s.....	5,021 88	5,000	5,100
Milwaukee sewerage 1923 4½s.....	3,013 40	3,000	3,060
Milwaukee public bath 1923 4½s.....	2,008 54	2,000	2,040
Milwaukee park 1931 4½s.....	5,023 11	5,000	5,200
Milwaukee park 1932 4½s.....	5,023 20	5,000	5,200
Philadelphia 1920 3½s.....	24,243 35	25,000	24,500
Borough of Woodlawn school district 1941 4½s.....	10,310 81	10,000	10,300
Scranton tax exempt 1933 4½s.....	5,188 92	5,000	5,250
Baltimore new sewerage 1961 4s.....	14,456 25	15,000	14,700
Bayonne N J gold school 1933 4½s.....	5,153 34	5,000	5,100
Wilkesbarre Pa street imp 1939 4½s.....	5,183 74	5,000	5,200
Allegheny County road 1933 4s.....	6,799 34	7,000	6,790
New York City water supply 1964 4¼s.....	19,795 80	20,000	20,600
Chicago general corp 1925 4s.....	4,950 00	5,000	4,950
Chicago city hall 1928 4s.....	4,950 00	5,000	4,900
Whiting Ind park 1932 5s.....	2,250 00	2,000	2,220
Whiting Ind park 1933 5s.....	3,389 40	3,000	3,330
Borough of Larksville Pa 1930 5s.....	5,212 50	5,000	5,200
Stocks:			
5 Slovak Farmers Association pref.....	500 00	500	.....
7 Slovak Farmers Association common.....	525 00	525	.....
33 First Second National Bank of Pittsburgh Pa.....	4,125 09	3,300	3,432
Totals.....	\$243,157 56	\$241,325	\$242,852

NATIONAL TEMPERANCE LIFE INSURANCE SOCIETY

No. 95 WILLIAM STREET, NEW YORK

[Commenced business November, 1914]

ROBERT B. McCULLY, President

JOHN D. KNAPP, Secretary

Attorney for service of process in the State of New York, _____

INCOME

Assessments or premiums.....	\$8,020 80
Deduct payments returned to applicants and members	107 27
Net amount received from members.....	\$7,913 53
Interest	31 40
Directors	1,063 28
Total Income	\$9,008 21

DISBURSEMENTS

Salaries of deputies and organizers	\$58 33
Salaries of officers and trustees.....	1,133 00
Salaries of office employees.....	1,138 25
Medical examiners' fees and salaries.....	3 00
Traveling and other expenses of officers, trustees and committees	48 80
Rent	355 55
Advertising, printing and stationery.....	129 59
Postage, express, telegraph and telephone.....	240 49
Furniture and fixtures.....	78 50
Miscellaneous	52 82
Traveling expense of organizers.....	711 99
Total Disbursements	\$3,950 32

Balance	\$5,057 89
----------------------	-------------------

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$3,204 62
Cash in association's office.....	381 56
Bills receivable	59 58
Organizers' balances	1,412 13
Total	\$5,057 89

DEDUCT ASSETS NOT ADMITTED

Bills receivable	\$59 58
Organizers' balances not admitted.....	436 47
Total	496 05
Total Admitted Assets	\$4,561 84

LIABILITIES	
Salaries and miscellaneous accounts.....	\$1, 285 52
Advance assessments	36 01
Directors	1, 063 28
Total Liabilities	\$2,384 81

EXHIBIT OF FUNDS			
	Mortuary	Expense	Total
<i>Income:</i>			
Assessments during first months of membership of which all or an extra per cent is used for expenses.....	\$2,838 55	\$5,074 98	\$7,913 53
Interest and dividends.....	25 96	5 44	31 40
Other income.....		1,063 28	1,063 28
Totals.....	\$2,864 51	\$6,143 70	\$9,008 21
<i>Disbursements:</i>			
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$2,381 38	\$2,381 38
Rent.....		355 55	355 55
Other expenditures.....		1,213 39	1,213 39
Totals.....		\$3,950 32	\$3,950 32
Balance on hand December 31, 1914.....	\$2,864 51	\$2,193 38	\$5,057 89

EXHIBIT OF CERTIFICATES				
	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Written in 1914.....	559	\$753,000	447	\$554,500
Total certificates in force December 31, 1914.....	559	\$753,000	447	\$554,500
Received in 1914 from members in New York:				
Mortuary				\$1,796 63
Expense				3,313 57
Total				\$5,110 20

NATIONAL UNION

TOLEDO, OHIO

[Commenced business June, 1881]

F. E. FERGERSON, President

EDWIN A. MYERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$11,890 00	
Assessments or premiums.....	2,580,791 30	
Dues and per capita tax.....	1,795 00	
Other payments by members.....	835 00	
		<hr/>
Net amount received from members.....	\$2,595,311 30	
Interest on:		
Bonds	\$91,428 03	
Other sources	7,197 46	
		<hr/>
Rents		98,625 49
Sale of lodge supplies.....		2,338 00
Miscellaneous		1,495 43
Council bonds		399 98
Refunds		983 07
Gross increase, by adjustment, in book value of ledger assets, <i>viz.:</i>		323 45
Bonds		74,314 27
		<hr/>
Total Income	\$2,773,790 99	
Ledger Assets December 31, 1913	2,332,503 57	
		<hr/>
Total	\$5,106,294 56	

DISBURSEMENTS

Death claims	\$2,440,942 50
Commissions and fees to deputies or organizers.....	31,136 48
Salaries of deputies and organizers.....	27,071 39
Salaries of managers or agents.....	4,200 00
Salaries and other compensation of officers and trustees.....	16,690 00
Salaries and other compensation of committees.....	1,933 33
Salaries of office employees.....	29,557 29
Medical examiners' fees and salaries.....	19,886 00
Traveling and other expenses of officers, trustees and commit- tees	10,444 13
Insurance department fees.....	647 30
Rent	8,419 18
Advertising, printing and stationery.....	16,194 14
Postage, express, telegraph and telephone.....	5,715 07
Lodge supplies	37 90
Official publication	3,763 70
Expense of supreme lodge meeting.....	12,744 17
Legal expenses	3,127 66
Furniture and fixtures.....	2,550 26
Taxes, repairs and other expenses on real estate.....	4,038 04
Miscellaneous	2,430 83
Field department expense.....	10,925 56

Paid local cabinets.....	\$3,696 25
Premiums on surety bonds.....	2,411 18
Care of securities.....	1,243 74
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Bonds	3,079 34

Total Disbursements\$2,662,885 44

Balance\$2,443,409 12

LEDGER ASSETS

Book value of real estate.....	\$49,453 65
Book value of bonds.....	2,260,694 48
Deposited in trust companies and banks <i>on interest</i>	133,260 99
Total	\$2,443,409 12

NON-LEDGER ASSETS

Interest accrued on bonds	27,437 54
Market value of real estate over book value.....	15,000 00
Market value of bonds over book value.....	10,443 57
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	211,162 33

Total Assets\$2,707,452 56

LIABILITIES

Policy or certificate claims:

Resisted	\$2,000 00
Reported, not yet adjusted.....	328,000 00

Total\$330,000 00

Salaries and miscellaneous accounts.....3,630 14

Total Liabilities\$333,630 14

EXHIBIT OF FUNDS

	Mortuary	Reserve	Building	Expense	Total
Balance on hand December 31, 1913.....	\$132,913 57	\$2,106,185 49	\$49,453 65	\$43,950 86	\$2,332,503 57
<i>Income:</i>					
Membership fees.....				11,890 00	11,890 00
Assessments.....	2,408,901 88			171,839 42	2,580,791 30
Dues and per capita tax.....				1,795 00	1,795 00
Other payments by members.....				835 00	835 00
Interest and dividends.....	5,616 83	92,493 02		515 64	98,625 49
Other income.....		74,314 27		5,539 93	79,854 20
Totals	\$2,547,432 28	\$2,272,992 78	\$49,453 65	\$236,415 85	\$5,106,294 56
<i>Disbursements:</i>					
Death claims.....	\$2,440,942 50				\$2,440,942 50
Commissions to deputies, organ- izers and agents.....				\$31,136 48	31,136 48
Salaries, fees, other compensation and traveling expenses of officers and employees.....				109,782 14	109,782 14
Insurance department fees.....				647 30	647 30
Rent.....				8,419 18	8,419 18
Official publication.....				3,763 70	3,763 70
Supreme lodge meeting.....				12,744 17	12,744 17
Legal expenses.....				3,127 66	3,127 66
Taxes and expenses on real estate.....				4,038 04	4,038 04
Other expenditures.....		\$3,079 34		45,204 93	48,284 27
Totals	\$2,440,942 50	\$3,079 34		\$218,863 60	\$2,662,885 44
Balance on hand December 31, 1914.....	\$106,489 78	\$2,269,913 44	\$49,453 65	\$17,552 25	\$2,443,409 12

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	62, 483	\$116, 517, 500	2, 468	\$4, 463, 000
Written in 1914.....	6, 409	7, 358, 000	131	180, 000
Received by transfer in 1914. ....	.....	.....	5	6, 000
Increased in 1914.....	.....	123, 000	.....	4, 000
Totals	68, 892	\$123, 998, 500	2, 604	\$4, 653, 000
Deduct terminated, decreased or transferred in 1914....	6, 864	10, 237, 500	298	441, 000
Total certificates in force December 31, 1914....	62, 028	\$113, 761, 000	2, 306	\$4, 212, 000
Terminated by death in 1914.	1, 065	2, 502, 000	40	89, 000
Terminated by lapse in 1914.	5, 799	7, 521, 000	235	307, 000
Transferred in 1914.....	.....	.....	23	33, 000
Decreased in 1914.....	.....	214, 500	.....	12, 000
Received in 1914 from members in New York:				
Mortuary and reserve.....				\$83, 002 82
Expense				271 79
Total				\$83, 274 61

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	122	\$275, 000	2	\$2, 000
Incurred in 1914	1, 065	2, 502, 942	40	89, 000
Totals	1, 187	\$2, 777, 942	42	\$91, 000
Paid in 1914.....	1, 057	2, 440, 942	39	87, 000
Balance	130	\$337, 000	3	\$4, 000
Saved by compromising or scaling down in 1914.....	.....	5, 000	.....	.....
Rejected in 1914.....	2	2, 000	.....	.....
Claims unpaid December 31, 1914	128	330, 000	3	4, 000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Akron Ohio paving 1915 4½s.....	\$4, 026 04	\$4, 000	\$4, 000
Akron Ohio paving 1916 4½s.....	3, 395 21	3, 360	3, 393
Akron Ohio 1917 4½s.....	1, 012 59	1, 000	1, 010
Akron Ohio paving 1918 4½s.....	1, 013 51	1, 000	1, 020
Akron Ohio paving 1919 4½s.....	1, 015 66	1, 000	1, 030
Akron Ohio paving 1920 4½s.....	2, 031 53	2, 000	2, 060
Akron Ohio paving 1921 4½s.....	1, 423 12	1, 400	1, 456
Akron Ohio improvement 1916 4½s.....	1, 009 52	1, 000	1, 010
Akron Ohio school 1935 4s.....	20, 340 76	21, 000	21, 420
Akron Ohio school 1936 4s.....	32, 930 02	34, 000	34, 680
Alliance Ohio street imp 1915 5s.....	4, 273 99	4, 237	4, 227

		Book value	Par value	Market value
Alliance	Ohio street imp 1916 5s.....	\$3,587 35	\$3,527	\$3,562
Alliance	Ohio street imp 1932 4½s.....	8,328 14	7,800	8,190
Alliance	Ohio street imp 1933 4½s.....	4,270 52	4,000	4,240
Alliance	Ohio street imp 1933 4½s.....	8,047 65	7,500	7,950
Alliance	Ohio waterworks 1929 4½s.....	5,301 35	5,000	5,250
Alliance	Ohio waterworks 1930 4½s.....	25,461 94	24,000	25,200
Alliance	Ohio waterworks 1931 4½s.....	27,591 63	26,000	27,300
Alliance	Ohio waterworks 1932 4½s.....	15,917 98	15,000	15,750
Alliance	Ohio waterworks rfdg 1932 4½s.....	16,055 70	15,000	15,750
Ashtabula	Ohio subway 1925 4s.....	3,061 65	3,000	3,000
Ashtabula	Ohio subway 1926 4s.....	3,066 12	3,000	3,000
Ashtabula	Ohio subway 1927 4s.....	3,070 41	3,000	3,000
Ashtabula	Ohio subway 1928 4s.....	3,074 52	3,000	3,000
Ashtabula	Co Ohio road 1917 4½s.....	2,030 83	2,000	2,020
Ashtabula	Co Ohio road 1918 4½s.....	2,036 63	2,000	2,020
Ashtabula	Co Ohio road 1919 4½s.....	2,040 37	2,000	2,040
Ashtabula	Co Ohio road 1916 4½s.....	1,099 24	1,000	1,010
Ashtabula	Co Ohio road 1917 4½s.....	1,519 81	1,500	1,515
Ashtabula	Co Ohio road 1918 4½s.....	1,521 00	1,500	1,515
Ashtabula	Co Ohio road 1919 4½s.....	1,527 51	1,500	1,530
Ashtabula	Co Ohio road 1920 4½s.....	1,530 76	1,500	1,530
Bellefontaine	Ohio sewer 1939 5s.....	21,943 17	21,000	21,840
Buncombe	Co N C funding 1939 4½s.....	2,091 26	2,000	1,960
Cambridge	Ohio funding 1920 4s.....	1,016 80	1,000	1,010
Cambridge	Ohio funding 1921 4s.....	1,019 51	1,000	1,010
Cambridge	Ohio funding 1922 4s.....	1,022 12	1,000	1,010
Cambridge	Ohio paving and sewer 1923 4½s.....	12,800 23	12,000	12,480
Cambridge	Ohio sewer 1925 4½s.....	5,208 28	5,000	5,200
Canton	Ohio sewer 1919 4½s.....	6,122 40	6,000	6,120
Canton	Ohio sewer 1919 4½s.....	4,089 82	4,000	4,080
Canton	Ohio sewer 1920 4½s.....	7,153 92	7,000	7,140
Canton	Ohio fire dept 1926 4s.....	10,166 26	10,000	10,100
Canton	Ohio fire dept 1932 4½s.....	37,446 85	35,000	37,100
Canton	Ohio imp 1915 4½s.....	6,016 20	6,000	6,000
Canton	Ohio imp 1916 4½s.....	2,717 52	2,700	2,727
Canton	Ohio imp 1919 4½s.....	808 77	800	816
Cincinnati	Ohio sinking fund 1952 3½s.....	13,677 60	15,000	14,100
Cincinnati	Ohio rfdg 1952 3½s.....	45,150 00	50,000	47,000
Cleveland	Ohio funded debt 1920 4s.....	1,000 00	1,000	1,010
Cleveland	Ohio waterworks 1926 4s.....	101,094 67	100,000	102,000
Cleveland	Ohio sewer 1926 4s.....	14,925 00	15,000	15,300
Cleveland	Ohio sewer 1930 4½s.....	7,349 64	7,000	7,280
Cleveland	Ohio sewer 1946 4½s.....	120,163 70	115,000	123,050
Cleveland	Ohio grade crossing 1930 4s.....	6,125 45	6,000	6,120
Cleveland	Ohio park 1936 4½s.....	1,036 35	1,600	1,050
Cleveland	Ohio park 1938 4½s.....	1,038 34	1,000	1,060
Cleveland	Ohio park 1940 4 1/10s.....	1,016 07	1,000	1,040
Cleveland	Ohio tuberculosis hospital 1940 4 1/10s.....	31,498 17	31,000	32,240
Cleveland	Ohio tuberculosis hospital 1940 4 1/10s.....	4,064 28	4,000	4,160
Columbus	Ohio light 1921 4s.....	19,882 00	20,000	20,200
Columbus	Ohio street 1921 4s.....	10,935 10	11,000	11,110
Conneaut	Ohio rfdg 1917 5s.....	3,093 76	3,000	3,060
Conneaut	Ohio rfdg 1918 5s.....	3,120 93	3,000	3,090
Coshocton	Ohio street imp 1915 4½s.....	2,009 32	2,000	2,000
Coshocton	Ohio street imp 1916 4½s.....	2,016 74	2,000	2,020
Coshocton	Ohio street imp 1917 4½s.....	2,022 37	2,000	2,020
Coshocton	Ohio street imp 1918 4½s.....	2,027 03	2,000	2,040
Coshocton	Ohio school 1928 4½s.....	1,596 39	1,500	1,575
Coshocton	Ohio school 1929 4½s.....	1,598 96	1,500	1,575
Coshocton	Ohio school 1930 4½s.....	1,606 38	1,500	1,590
Coshocton	Ohio school 1931 4½s.....	1,072 51	1,000	1,060
Coshocton	Ohio school 1931 4½s.....	1,074 06	1,000	1,060
Coshocton	Ohio school 1932 4½s.....	1,075 59	1,000	1,060
Coshocton	Ohio school 1932 4½s.....	2,154 17	2,000	2,120
Coshocton	Ohio school 1933 4½s.....	539 28	500	530
Coshocton	Ohio school 1932 4½s.....	1,077 08	1,000	1,060
Coshocton	Ohio school 1933 4½s.....	2,696 38	2,500	2,650
Coshocton	Ohio school 1933 4½s.....	1,619 99	1,500	1,590
Cuyahoga	Co Ohio road 1915 4½s.....	9,029 58	9,000	9,000
Cuyahoga	Co Ohio road 1915 4½s.....	9,054 21	9,000	9,000
Cuyahoga	Co Ohio road 1916 4½s.....	9,075 33	9,000	9,090
Cuyahoga	Co Ohio road 1916 4½s.....	9,085 67	9,000	9,090
Cuyahoga	Co Ohio road 1917 4½s.....	9,108 18	9,000	9,180
Cuyahoga	Co Ohio road 1917 4½s.....	9,120 96	9,000	9,180
Cuyahoga	Co Ohio road 1918 4½s.....	9,133 86	9,000	9,180
Cuyahoga	Co Ohio road 1918 4½s.....	10,157 26	10,000	10,200

					Book value	Par value	Market value
Cuyahoga	Co	Ohio	road	1919	4½s.....	\$10,171 08	\$10,300
Cuyahoga	Co	Ohio	road	1919	4½s.....	10,179 18	10,300
Cuyahoga	Co	Ohio	road	1917	4½s.....	4,056 01	4,080
Cuyahoga	Co	Ohio	road	1918	4½s.....	2,032 36	2,040
Cuyahoga	Co	Ohio	road	1918	4½s.....	6,109 88	6,120
Cuyahoga	Co	Ohio	road	1919	4½s.....	4,081 62	4,120
Cuyahoga	Co	Ohio	road	1920	4½s.....	4,097 87	4,120
Cuyahoga	Co	Ohio	imp	1918	4½s.....	4,074 72	4,080
Cuyahoga	Co	Ohio	imp	1919	4½s.....	4,078 31	4,120
Cuyahoga	Co	Ohio	imp	1919	4½s.....	2,041 27	2,060
Cuyahoga	Co	Ohio	public bldgs	1919	4s.....	21,000 00	21,210
Cuyahoga	Co	Ohio	public bldgs	1922	4s.....	9,000 00	9,090
Cuyahoga	Co	Ohio	public bldgs	1921	4s.....	3,000 00	3,030
Cuyahoga	Co	Ohio	public bldgs	1923	4½s.....	6,133 75	6,300
Cuyahoga	Co	Ohio	public bldgs	1923	4½s.....	3,066 87	3,150
Cuyahoga	Co	Ohio	public bldgs	1923	4½s.....	2,044 58	2,100
Cuyahoga	Co	Ohio	public bldgs	1924	4½s.....	11,267 21	11,550
Cuyahoga	Co	Ohio	public bldgs	1925	4½s.....	11,288 32	11,660
Cuyahoga	Co	Ohio	public bldgs	1926	4½s.....	11,308 57	11,660
Cuyahoga	Co	Ohio	public bldgs	1927	4½s.....	11,328 00	11,770
Cuyahoga	Co	Ohio	public bldgs	1924	4s.....	11,181 61	11,110
Cuyahoga	Co	Ohio	public bldgs	1925	4s.....	14,249 82	14,280
Dayton	Ohio	storm sewer	1918	4s.....	10,089 46	10,000	10,000
Dayton	Ohio	paving	1918	5s.....	5,201 89	5,000	5,150
Dayton	Ohio	paving	1919	5s.....	4,170 45	4,000	4,160
Dayton	Ohio	paving	1920	5s.....	4,189 77	4,000	4,200
Defiance	Co	Ohio	bridge	1916	4½s.....	4,030 42	4,040
Defiance	Co	Ohio	bridge	1918	4s.....	4,005 86	4,000
Defiance	Co	Ohio	bridge	1919	4s.....	4,007 19	4,000
Defiance	Co	Ohio	bridge	1920	4s.....	4,006 35	4,000
Defiance	Co	Ohio	bridge	1921	4s.....	4,007 27	4,000
Defiance	Co	Ohio	bridge	1922	4s.....	4,008 15	4,000
Defiance	Co	Ohio	bridge	1918	4s.....	4,008 80	4,000
Defiance	Co	Ohio	bridge	1919	4s.....	4,008 99	4,000
Defiance	Co	Ohio	bridge	1920	4s.....	4,010 59	4,000
Defiance	Co	Ohio	bridge	1921	4s.....	4,009 70	4,000
Defiance	Co	Ohio	bridge	1922	4s.....	4,011 88	4,000
Delaware	Co	Ohio	road	1919	4½s.....	6,127 39	6,180
Delaware	Co	Ohio	road	1919	4½s.....	6,134 73	6,180
Delphos	Ohio	school	1931	4¼s.....	519 91	500	515
Delphos	Ohio	school	1932	4¼s.....	1,041 51	1,000	1,030
Delphos	Ohio	school	1933	4¼s.....	1,564 70	1,500	1,545
Delphos	Ohio	school	1934	4¼s.....	1,044 70	1,000	1,030
Delphos	Ohio	school	1936	4¼s.....	1,047 65	1,000	1,040
Delphos	Ohio	school	1937	4¼s.....	2,098 08	2,000	2,080
Delphos	Ohio	school	1938	4¼s.....	2,100 76	2,000	2,080
Delphos	Ohio	school	1939	4¼s.....	2,103 32	2,000	2,080
Delphos	Ohio	school	1941	4¼s.....	1,054 09	1,000	1,040
Delphos	Ohio	school	1942	4¼s.....	1,055 24	1,000	1,040
Delphos	Ohio	school	1943	4¼s.....	2,112 68	2,000	2,080
Delphos	Ohio	school	1944	4¼s.....	1,057 40	1,000	1,040
Delphos	Ohio	school	1945	4¼s.....	2,116 84	2,000	2,080
East Cleveland	Ohio	street	1915	5s.....	12,181 77	12,000	12,000
East Cleveland	Ohio	street	1916	5s.....	14,191 66	14,000	14,140
East Cleveland	Ohio	fire engine	1924	4¼s.....	1,020 44	1,000	1,020
East Cleveland	Ohio	fire engine	1925	4¼s.....	1,022 07	1,000	1,020
East Cleveland	Ohio	fire engine	1926	4¼s.....	1,023 64	1,000	1,020
East Cleveland	Ohio	fire engine	1927	4¼s.....	1,025 15	1,000	1,020
East Cleveland	Ohio	fire engine	1928	4¼s.....	1,026 60	1,000	1,030
East Cleveland	Ohio	fire engine	1929	4¼s.....	1,028 00	1,000	1,030
East Cleveland	Ohio	fire engine	1930	4¼s.....	1,029 34	1,000	1,030
East Palestine	Ohio	school	1938	5s.....	1,149 16	1,000	1,050
East Palestine	Ohio	school	1940	5s.....	1,154 56	1,000	1,060
East Palestine	Ohio	school	1940	5s.....	1,156 29	1,000	1,060
East Palestine	Ohio	school	1941	5s.....	1,157 99	1,000	1,060
East Palestine	Ohio	school	1942	5s.....	1,161 28	1,000	1,060
East Palestine	Ohio	school	1943	5s.....	1,164 45	1,000	1,060
East Liverpool	Ohio	street	1926	5s.....	2,179 18	2,000	2,180
East Liverpool	Ohio	street	1927	5s.....	2,190 58	2,000	2,200
East Liverpool	Ohio	street	1928	5s.....	2,201 52	2,000	2,200
East Liverpool	Ohio	street	1929	5s.....	2,212 04	2,000	2,220
East Liverpool	Ohio	street	1930	5s.....	2,232 16	2,000	2,220
Elyria	Ohio	bridge	1916	5s.....	2,037 60	2,000	2,020
Elyria	Ohio	bridge	1917	5s.....	3,092 31	3,000	3,060
Elyria	Ohio	bridge	1918	5s.....	1,042 31	1,000	1,030
Elyria	Ohio	bridge	1919	5s.....	3,160 31	3,000	3,120

	Book value	Par value	Market value
Elyria Ohio bridge 1920 5s.....	\$3,190 95	\$3,000	\$3,150
Elyria Ohio bridge 1921 5s.....	2,147 80	2,000	2,120
Elyria Ohio waterworks 1933 4s.....	2,026 18	2,000	2,040
Elyria Ohio waterworks 1934 4s.....	5,067 84	5,000	5,100
Elyria Ohio waterworks 1935 4s.....	5,070 12	5,000	5,100
Elyria Ohio waterworks 1936 4s.....	5,072 32	5,000	5,100
Elyria Ohio waterworks 1937 4s.....	5,070 69	5,000	5,100
Findlay Ohio rfdg 1918 4½s.....	1,014 55	1,000	1,020
Findlay Ohio rfdg 1919 4½s.....	1,018 34	1,000	1,020
Findlay Ohio rfdg 1920 4½s.....	1,021 99	1,000	1,020
Hamilton Ohio sewer 1921 4s.....	20,182 56	20,000	20,200
Hancock Co Ohio bridge 1915 5s.....	5,064 22	5,000	5,000
Hancock Co Ohio bridge 1916 5s.....	5,117 42	5,000	5,050
Hancock Co Ohio bridge 1917 5s.....	5,162 88	5,000	5,100
Hancock Co Ohio bridge 1918 5s.....	5,201 88	5,000	5,150
Lima Ohio rfdg 1930 3½s.....	9,537 99	10,000	9,700
Jackson Co Ohio turnpike 1929 4s.....	5,224 39	5,000	5,050
Jackson Co Ohio turnpike 1930 4s.....	10,459 87	10,000	10,100
Jackson Co Ohio turnpike 1931 4s.....	7,328 28	7,000	7,140
Lake Co Ohio road 1917 4½s.....	2,023 57	2,000	2,000
Lakewood Ohio imp 1937 4½s.....	5,373 65	5,000	5,450
Lakewood Ohio imp 1938 4½s.....	5,375 36	5,000	5,500
Lakewood Ohio imp 1939 4½s.....	5,376 29	5,000	5,500
Lakewood Ohio imp 1915 5s.....	1,009 71	1,000	1,000
Lakewood Ohio imp 1916 5s.....	1,019 04	1,000	1,020
Lakewood Ohio imp 1921 5s.....	1,060 53	1,000	1,030
Loraine Ohio school 1933 4½s.....	3,774 92	3,500	3,780
Lucas Co Ohio road 1916 4½s.....	1,010 48	1,000	1,010
Lucas Co Ohio road 1917 4½s.....	2,029 14	2,000	2,020
Lucas Co Ohio road 1918 4½s.....	1,524 69	1,500	1,530
Lucas Co Ohio bridge 1915 4s.....	1,503 79	1,500	1,500
Lucas Co Ohio bridge 1916 4s.....	2,511 46	2,500	2,500
Lucas Co Ohio bridge 1917 4s.....	1,509 28	1,500	1,500
Lucas Co Ohio bridge 1918 4s.....	2,015 45	2,000	2,020
Lucas Co Ohio bridge 1919 4s.....	1,512 86	1,500	1,515
Lucas Co Ohio bridge 1920 4s.....	2,019 14	2,000	2,020
Lucas Co Ohio bridge 1921 4s.....	1,010 66	1,000	1,010
Lucas Co Ohio bridge 1922 4s.....	2,023 24	2,000	2,020
Lucas Co Ohio bridge 1923 4s.....	1,518 12	1,500	1,515
Lucas Co Ohio bridge 1924 4s.....	2,024 70	2,000	2,040
Lucas Co Ohio bridge 1925 4s.....	1,520 02	1,500	1,530
Lucas Co Ohio bridge 1926 4s.....	506 45	500	510
Lucas Co Ohio bridge 1923 4½s.....	2,031 09	2,000	2,030
Lucas Co Ohio bridge 1924 4½s.....	4,064 47	4,000	4,200
Lucas Co Ohio bridge 1925 4½s.....	4,066 02	4,000	4,200
Lucas Co Ohio tuberculosis hospital 1918 4½s.....	4,073 25	4,000	4,080
Lucas Co Ohio tuberculosis hospital 1919 4½s.....	4,080 74	4,000	4,120
Lucas Co Ohio tuberculosis hospital 1920 4½s.....	4,088 61	4,000	4,120
Mahoning Co Ohio 1915 4½s.....	2,009 71	2,000	2,000
Mahoning Co Ohio bridge 1916 4½s.....	2,017 51	2,000	2,020
Mahoning Co Ohio bridge 1917 4½s.....	2,024 06	2,000	2,020
Mahoning Co Ohio court house 1935 4½s.....	3,169 60	3,000	3,270
Mahoning Co Ohio court house 1935 4½s.....	11,615 50	11,000	11,990
Mahoning Co Ohio court house 1936 4½s.....	17,965 43	17,000	18,530
Mahoning Co Ohio court house 1936 4½s.....	16,921 84	16,000	17,440
Mahoning Co Ohio court house 1937 4½s.....	16,910 39	16,000	17,440
Mahoning Co Ohio court house 1937 4½s.....	7,403 65	7,000	7,630
Mahoning Co Ohio court house 1923 4½s.....	4,137 69	4,000	4,160
Mahoning Co Ohio court house 1926 4½s.....	5,216 92	5,000	5,300
Mahoning Co Ohio court house 1926 4½s.....	11,488 10	11,000	11,660
Mahoning Co Ohio court house 1927 4½s.....	9,416 70	9,000	9,540
Marion Ohio park 1919 4s.....	1,527 22	1,500	1,515
Marion Ohio park 1919 4s.....	1,529 30	1,500	1,515
Marion Ohio park 1920 4s.....	1,531 22	1,500	1,515
Marion Ohio park 1920 4s.....	1,532 12	1,500	1,515
Marion Ohio park 1921 4s.....	1,534 50	1,500	1,515
Marion Ohio park 1921 4s.....	1,534 50	1,500	1,515
Marion Ohio park 1922 4s.....	1,537 15	1,500	1,515
Marion Ohio park 1922 4s.....	1,538 24	1,500	1,515
Marion Ohio park 1923 4s.....	1,539 17	1,500	1,515
Marion Ohio park 1923 4s.....	1,539 97	1,500	1,515
Marion Ohio park 1924 4s.....	1,541 83	1,500	1,515
Marion Ohio park 1924 4s.....	1,542 39	1,500	1,515
Marion Ohio park 1925 4s.....	1,544 13	1,500	1,515
Marion Ohio park 1925 4s.....	1,544 47	1,500	1,515
Marion Ohio park 1926 4s.....	1,546 10	1,500	1,515

	Book value	Par value	Market value
Marion Ohio park 1926 4s.....	\$1,546 23	\$1,500	\$1,515
Marion Ohio park 1927 4s.....	1,546 23	1,500	1,515
Marion Ohio park 1927 4s.....	1,547 67	1,500	1,515
Marion Ohio park 1928 4s.....	1,547 48	1,500	1,515
Marion Ohio park 1928 4s.....	1,548 83	1,500	1,515
Marion Ohio park 1929 4s.....	516 72	500	505
Martin's Ferry Ohio imp 1919 5s.....	1,037 47	1,000	1,040
Martin's Ferry Ohio imp 1920 5s.....	1,041 92	1,000	1,050
Martin's Ferry Ohio imp 1921 5s.....	1,046 25	1,000	1,060
Martin's Ferry Ohio imp 1922 5s.....	1,049 70	1,000	1,060
Martin's Ferry Ohio imp 1922 5s.....	1,051 11	1,000	1,060
Martin's Ferry Ohio imp 1923 5s.....	1,052 31	1,000	1,070
Martin's Ferry Ohio imp 1923 5s.....	1,053 69	1,000	1,070
Martin's Ferry Ohio imp 1924 5s.....	1,054 92	1,000	1,080
Martin's Ferry Ohio imp 1924 5s.....	1,056 41	1,000	1,080
Martin's Ferry Ohio imp 1925 5s.....	1,056 92	1,000	1,090
Martin's Ferry Ohio imp 1925 5s.....	1,058 14	1,000	1,090
Martin's Ferry Ohio imp 1926 5s.....	1,059 26	1,000	1,090
Martin's Ferry Ohio imp 1926 5s.....	1,060 27	1,000	1,090
Martin's Ferry Ohio imp 1927 5s.....	1,061 17	1,000	1,100
Mercer Co Ohio road 1916 4½s.....	6,064 17	6,000	6,060
Mercer Co Ohio road 1917 4½s.....	5,094 10	5,000	5,050
Middletown Ohio street 1920 4½s.....	1,547 74	1,500	1,545
Mount Vernon Ohio imp 1915 4s.....	5,001 96	5,000	5,000
Mount Vernon Ohio imp 1915 4s.....	5,003 88	5,000	5,000
Mount Vernon Ohio imp 1916 4s.....	5,005 77	5,000	5,000
Newark Ohio waterworks 1923 4½s.....	10,342 72	10,000	10,400
Newark Ohio waterworks 1924 4½s.....	10,391 96	10,000	10,400
Newark Ohio waterworks 1925 4½s.....	10,407 86	10,000	10,500
Newark Ohio waterworks 1926 4½s.....	4,167 92	4,000	4,200
Newark Ohio waterworks 1928 4½s.....	21,965 88	20,000	21,200
Newark Ohio waterworks 1929 4½s.....	5,499 75	5,000	5,300
Newburgh Ohio water 1925 5s.....	22,303 36	20,000	21,800
New Philadelphia Ohio waterworks 1926 4½s.....	521 70	500	530
New Philadelphia Ohio waterworks 1926 4½s.....	2,613 36	2,500	2,650
New Philadelphia Ohio waterworks 1927 4½s.....	2,617 00	2,500	2,650
New Philadelphia Ohio waterworks 1927 4½s.....	2,620 58	2,500	2,650
New Philadelphia Ohio waterworks 1928 4½s.....	2,624 09	2,500	2,675
New Philadelphia Ohio waterworks 1928 4½s.....	2,627 52	2,500	2,675
New Philadelphia Ohio waterworks 1929 4½s.....	2,630 89	2,500	2,675
New Philadelphia Ohio waterworks 1929 4½s.....	2,634 19	2,500	2,675
New Philadelphia Ohio waterworks 1930 4½s.....	2,637 43	2,500	2,675
New Philadelphia Ohio waterworks 1930 4½s.....	2,640 60	2,500	2,675
New Philadelphia Ohio waterworks 1931 4½s.....	2,643 72	2,500	2,700
New Philadelphia Ohio waterworks 1931 4½s.....	2,646 77	2,500	2,700
New Philadelphia Ohio waterworks 1932 4½s.....	12,718 83	12,000	12,960
Niles Ohio light 1916 4½s.....	1,012 97	1,000	1,010
Niles Ohio light 1917 4½s.....	1,017 54	1,000	1,010
Niles Ohio light 1918 4½s.....	1,021 28	1,000	1,020
Niles Ohio light 1921 4½s.....	1,030 27	1,000	1,030
Niles Ohio light 1923 4½s.....	1,034 42	1,000	1,040
Niles Ohio light 1924 4½s.....	1,035 87	1,000	1,040
Niles Ohio sewer 1915 4½s.....	7,027 16	7,000	7,000
Niles Ohio sewer 1916 4½s.....	6,952 48	6,900	6,969
Niles Ohio improvement 1915 4½s.....	3,513 58	3,500	3,500
Niles Ohio improvement 1916 4½s.....	4,005 23	3,975	4,015
Niles Ohio improvement 1930 5s.....	2,242 25	2,000	2,200
Niles Ohio improvement 1931 5s.....	2,806 23	2,500	2,750
Niles Ohio waterworks extension 1930 4½s.....	2,129 54	2,000	2,120
Niles Ohio waterworks extension 1931 4½s.....	2,130 14	2,000	2,120
Niles Ohio waterworks extension 1932 4½s.....	2,132 76	2,000	2,120
Niles Ohio water 1949 4¼s.....	3,169 89	3,000	3,150
Niles Ohio water 1950 4¼s.....	4,229 48	4,000	4,200
Norwalk Ohio improvement 1915 4s.....	2,499 28	2,500	2,500
Norwalk Ohio improvement 1916 4s.....	2,498 58	2,500	2,500
Painesville Ohio improvement 1915 5s.....	502 60	500	500
Painesville Ohio improvement 1915 5s.....	504 95	500	500
Painesville Ohio improvement 1916 5s.....	1,014 27	1,000	1,010
Painesville Ohio improvement 1916 5s.....	1,018 46	1,000	1,010
Painesville Ohio improvement 1917 5s.....	1,022 37	1,000	1,020
Painesville Ohio improvement 1917 5s.....	1,025 44	1,000	1,020
Painesville Ohio improvement 1918 5s.....	1,542 12	1,500	1,545
Painesville Ohio improvement 1918 5s.....	1,546 55	1,500	1,545
Painesville Ohio improvement 1919 5s.....	1,549 98	1,500	1,560
Painesville Ohio improvement 1919 5s.....	1,554 30	1,500	1,560
Painesville Ohio improvement 1920 5s.....	1,037 93	1,000	1,050
Painesville Ohio improvement 1920 5s.....	1,039 89	1,000	1,050
Portage Co Ohio road 1929 4s.....	500 00	500	505
Portage Co Ohio road 1930 4s.....	1,000 00	1,000	1,010

	Book value	Par value	Market value
Portage Co Ohio road 1930 4s.....	\$1,000 00	\$1,000	\$1,010
Portage Co Ohio road 1931 4s.....	1,500 00	1,500	1,530
Portage Co Ohio road 1931 4s.....	500 00	500	510
Portage Co Ohio road 1932 4s.....	500 00	500	500
Portage Co Ohio road 1932 4s.....	1,000 00	1,000	1,020
Portage Co Ohio road 1933 4s.....	1,000 00	1,000	1,020
Portage Co Ohio road 1933 4s.....	1,000 00	1,000	1,020
Portage Co Ohio road 1934 4s.....	1,000 00	1,000	1,020
Portage Co Ohio road 1934 4s.....	1,000 00	1,000	1,020
St Mary's Ohio school 1934 4½s.....	9,743 04	9,000	9,000
Salem Ohio refunding 1925 4s.....	1,000 00	1,000	1,010
Sandusky Ohio harbor 1922 4s.....	5,058 21	5,000	5,050
Sandusky Ohio harbor 1923 4s.....	5,064 80	5,000	5,050
Springfield Ohio improvement 1922 5s.....	9,608 25	9,000	9,630
Springfield Ohio improvement 1925 4½s.....	2,085 06	2,000	2,100
Springfield Ohio improvement 1931 4½s.....	10,599 71	10,000	10,800
Springfield Ohio improvement 1932 4½s.....	12,750 00	12,000	12,960
Springfield Ohio improvement 1933 4½s.....	10,635 73	10,000	10,800
Springfield Ohio improvement 1934 4½s.....	19,160 20	18,000	19,620
Springfield Ohio fire department 1930 4½s.....	17,974 85	17,000	18,190
Springfield Ohio hospital 1930 4s.....	5,151 87	5,000	5,050
Springfield Ohio hospital 1931 4s.....	4,122 20	4,000	4,080
Springfield Ohio hospital 1932 4s.....	5,152 85	5,000	5,100
Springfield Ohio sewer 1936 4½s.....	25,933 46	24,000	26,160
Springfield Ohio sewer 1937 4½s.....	44,587 83	41,228	44,929
Toledo Ohio improvement 1917 4s.....	50,188 98	50,000	50,000
Toledo Ohio improvement 1917 4s.....	48,170 02	48,000	48,000
Toledo Ohio improvement 1917 4s.....	8,028 34	8,000	8,000
Toledo Ohio improvement 1919 4s.....	6,054 17	6,000	6,060
Toledo Ohio bridge 1938 4¼s.....	95,242 54	90,000	95,400
Wooster Ohio street 1932 4½s.....	18,731 65	17,500	18,900
Wooster Ohio street 1932 4½s.....	3,211 14	3,000	3,240
Youngstown Ohio improvement 1915 5s.....	5,047 30	5,000	5,000
Youngstown Ohio improvement 1917 5s.....	506 94	500	510
Youngstown Ohio improvement 1917 5s.....	5,136 45	5,000	5,100
Youngstown Ohio improvement 1918 5s.....	5,178 45	5,000	5,150
Youngstown Ohio improvement 1919 5s.....	7,306 32	7,000	7,280
Youngstown Ohio paving 1915 5s.....	629 66	625	625
Youngstown Ohio paving 1916 5s.....	633 42	625	631
Youngstown Ohio paving 1917 5s.....	636 49	625	637
Youngstown Ohio water main 1915 4s.....	5,011 18	5,000	5,000
Youngstown Ohio water main 1916 4s.....	5,020 04	5,000	5,000
Youngstown Ohio water main 1917 4s.....	5,028 10	5,000	5,000
Youngstown Ohio water main 1918 4s.....	5,033 09	5,000	5,000
Youngstown Ohio refunding 1917 4½s.....	508 98	500	505
Youngstown Ohio refunding 1918 4½s.....	2,553 20	2,500	2,550
Youngstown Ohio refunding 1919 4½s.....	2,559 56	2,500	2,550
Youngstown Ohio refunding 1920 4½s.....	2,564 75	2,500	2,550
Youngstown Ohio refunding 1921 4½s.....	2,569 51	2,500	2,575
Youngstown Ohio refunding 1922 4½s.....	2,572 78	2,500	2,575
Youngstown Ohio waterworks 1920 5s.....	5,256 22	5,000	5,200
Youngstown Ohio waterworks 1921 5s.....	5,290 14	5,000	5,250
Youngstown Ohio waterworks 1922 5s.....	3,195 21	3,000	3,180
Youngstown Ohio waterworks 1922 5s.....	2,130 14	2,000	2,120
Youngstown Ohio waterworks 1923 5s.....	5,351 39	5,000	5,300
Youngstown Ohio waterworks 1924 5s.....	5,395 95	5,000	5,350
Youngstown Ohio waterworks 1925 5s.....	5,427 53	5,000	5,350
Youngstown Ohio waterworks 1926 5s.....	5,472 84	5,000	5,400
Youngstown Ohio waterworks 1927 5s.....	5,481 73	5,000	5,400
Youngstown Ohio waterworks 1928 5s.....	5,503 79	5,000	5,450
Youngstown Ohio waterworks 1929 5s.....	5,530 09	5,000	5,450
Youngstown Ohio waterworks 1930 5s.....	5,555 35	5,000	5,500
Youngstown Ohio waterworks 1931 5s.....	5,579 62	5,000	5,500
Youngstown Ohio waterworks 1920 5s.....	2,103 03	2,000	2,080
Youngstown Ohio waterworks 1921 5s.....	2,117 93	2,000	2,100
Youngstown Ohio waterworks 1922 5s.....	2,132 26	2,000	2,120
Youngstown Ohio waterworks 1923 5s.....	2,146 02	2,000	2,120
Youngstown Ohio waterworks 1924 5s.....	2,159 24	2,000	2,140
Youngstown Ohio waterworks 1925 5s.....	2,171 95	2,000	2,140
Youngstown Ohio waterworks 1926 5s.....	3,285 12	3,000	3,240
Totals	\$2,260,694 48	\$2,191,802	\$2,271,138

SUPREME LODGE, ORDER OF COLUMBIAN KNIGHTS

No. 704 MASONIC TEMPLE, CHICAGO, ILL.

[Commenced business August 14, 1895]

CHAS. W. JORDAN, President

EDWIN D. PEIFER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$920 00	
Assessments or premiums	239,481 98	
Dues and per capita tax.....	13,340 82	
Other payments by members.....	99 87	
		<hr/>
Net amount received from members.....		\$253,842 67
Interest on bonds		21,233 93
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		293 78
		<hr/>
Total Income		\$275,370 38
Ledger Assets December 31, 1913		398,432 15
		<hr/>
Total		\$673,802 53

DISBURSEMENTS

Death claims	\$185,956 29	
Permanent disability claims	13,225 56	
Old age benefits	2,600 00	
Other benefits	190 00	
		<hr/>
Total benefits paid		\$201,881 85
Commissions and fees to deputies or organizers.....		2,006 58
Salaries of deputies and organizers.....		3,585 81
Salaries of managers or agents.....		1,800 00
Salaries of officers and trustees.....		6,900 01
Salaries and other compensation of committees.....		1,538 00
Salaries of office employees.....		4,102 00
Medical examiners' fees and salaries.....		848 50
Insurance department fees		303 79
Rent		2,281 52
Advertising, printing and stationery.....		2,638 02
Postage, express, telegraph and telephone.....		2,233 18
Lodge supplies		1,738 77
Official publication.....		2,566 81
Expense of supreme lodge meeting.....		224 30
Legal expenses		2,960 87
Furniture and fixtures		12 67
Taxes		13 31
Miscellaneous		1,887 09
Organization of, and aid to lodges.....		1,433 03
Cash prizes		6,500 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		1,679 53
		<hr/>
Total Disbursements		\$249,135 64
		<hr/>
Balance		\$424,666 89

LEDGER ASSETS

Book value of bonds	\$400,000 00
Cash in association's office, \$350; in banks not on interest, \$24,316 89	24,666 89
Total	\$424,666 82

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	4,704 97
Market value of bonds over book value.....	4,091 00
Total Assets	\$433,462 86

LIABILITIES

Policy or certificate claims:	
Resisted	\$3,000 00
Reported, not yet adjusted.....	19,700 00
Total Liabilities	\$22,700 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$530 42	\$397,758 62	\$143 11	\$398,432 15
<i>Income:</i>				
Membership fees.....			920 00	920 00
Assessments.....	203,230 55		36,251 43	239,481 98
Dues and per capita tax.....			13,340 82	13,340 82
Other payments by members.....			99 87	99 87
Interest and dividends.....		21,233 93		21,233 93
Other income.....		293 78		293 78
Totals.....	\$203,760 97	\$419,286 33	\$50,755 23	\$673,802 53
<i>Disbursements:</i>				
Death claims.....	\$185,956 29			\$185,956 29
Disability claims.....	13,225 56			13,225 56
Other benefits.....	2,700 00			2,700 00
Commissions to deputies, organizers and agents...			\$2,006 58	2,006 58
Salaries, fees, other compensation and traveling expenses of officers and employees.....			18,774 32	18,774 32
Insurance department fees.....			303 79	303 79
Rent.....			2,281 52	2,281 52
Official publication.....			2,566 81	2,566 81
Supreme lodge meeting.....			224 30	224 30
Legal expenses.....			2,960 87	2,960 87
Taxes.....			13 31	13 31
Other expenditures.....		\$1,679 53	16,442 76	18,122 29
Totals.....	\$201,881 85	\$1,679 53	\$45,574 26	\$249,135 64
Balance on hand December 31, 1914.....	\$1,879 12	\$417,606 80	\$5,180 97	\$424,666 89

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	13,423	\$16,724,000	401	\$504,500
Written in 1914	895	872,000	45	44,000
Totals	14,318	\$17,596,000	446	\$548,500
Deduct terminated, decreased or transferred in 1914.....	1,574	1,642,500	76	123,500
Total certificates in force December 31, 1914.....	12,744	\$15,953,500	370	\$425,000
Terminated by death in 1914	143	181,900	3	2,500
Terminated by lapse in 1914	1,413	1,435,600	73	121,000
Terminated by total disabil- ity in 1914	18	25,000	.....	.....

Received in 1914 from members in New York:

Mortuary	\$5,093 28
Expense	901 16
Total	<u>\$5,994 44</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	26	\$31,518	.....	.....
Incurred in 1914.....	143	181,900	3	\$2,500
Totals	169	\$213,418	3	\$2,500
Paid in 1914	152	185,956	3	2,500
Balance	17	\$27,462	.....	.....
Saved by compromising or scaling down in 1914.....	.....	4,762	.....	.....
Claims unpaid December 31, 1914	17	22,700	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	1	\$1,500	.....	.....
Incurred in 1914	17	24,000	.....	.....
Totals	18	\$25,500	.....	.....
Paid in 1914	18	13,226	.....	.....
Balance . . . . .	.....	\$12,274	.....	.....
Saved by compromising or scaling down in 1914.....	.....	12,274	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	1	\$100	.....	.....
Paid in 1914	1	\$100	.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	9	\$2,600	.....	.....
Paid in 1914	9	2,600	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Anadarko Okla electric light and sewer 1929 5½s.....	\$7,000	\$7,000	\$7,070
Anniston Ala refunding 1919 5s.....	11,000	11,000	11,330
Banner Ill drainage district 1938 6s.....	3,000	3,000	2,970
Beaver Wis drainage district 1919 6s.....	2,500	2,500	2,500
Big Falls Minn refunding 1924 6s.....	6,000	6,000	6,120
Braggs Okla water 1936 6s.....	5,000	5,000	5,250
Butte Falls Ore waterworks 1932 6s.....	12,000	12,000	12,120
Cameron Co Tex San Benito drainage dist 1930-35 5s.....	11,500	11,500	10,870
Calloway Neb waterworks 1926 6s.....	5,000	5,000	5,000
Carmen Okla waterworks 1934 6s.....	8,000	8,000	8,480
Clear Lake S D waterworks 1925 4s.....	9,000	9,000	8,460
Chester Mont waterworks 1933 6s.....	4,000	4,000	3,960
Coal Creek Ill Schuyler Co drainage 1927 6s.....	9,000	9,000	9,000
Calton S D waterworks 1929 6s.....	3,000	3,000	3,150
Corveta Okla waterworks 1934 6s.....	1,000	1,000	1,060
Culbertson Mont waterworks 1931 6s.....	12,000	12,000	12,480
Cutler Juneau County Wis drainage district 1921-30 6s.....	9,000	9,000	9,360
Dancy Wis Marathon Portage and Wood Co dr dist 1919 6s.....	5,000	5,000	5,100
Darlington S C Lynches River school 1933 6s.....	300	300	312
Dundee Neb fire dept 1933 6s.....	1,500	1,500	1,545
Elk City Okla funding 1930 6s.....	7,000	7,000	7,350
Erick Okla water 1934 6s.....	4,500	4,500	4,770
Frederick Okla sewer 1927 6s.....	7,000	7,000	7,490
Glencoe Ill street imp 1922 5s.....	3,900	3,900	4,017
Grand Junction Colo water 1926 5s.....	3,000	3,000	2,970
Granite Okla water and electric light 1929 5s.....	12,000	12,000	11,880
Green and Scott Co Ill Hillview drainage dist 1918 6s.....	11,000	11,000	11,220
Hardy Neb water 1930 5s.....	5,000	5,000	5,000
Harlem Mont water 1931 6s.....	12,000	12,000	12,240
Harlingen Texas water light and bridge 1931 5s.....	15,500	15,500	15,500
Homewood Ill water 1919 5s.....	10,000	10,000	10,000
Harris Texas drainage 1938 5s.....	5,000	5,000	4,850
Juneau Co Wis Little Yellow drainage dist 1922-28 6s.....	8,000	8,000	8,000
Kimball Neb water 1929 6s.....	3,000	3,000	3,000
La Flore County Okla school 1928 6s.....	6,000	6,000	6,480
Lincoln County Okla drainage 1921-24 6s.....	13,000	13,000	12,610
Madison Parish La drainage 1926 5s.....	1,500	1,500	1,470
Marshall County Minn ditch 1920 5s.....	1,000	1,000	1,000
Maywood Ill street imp 1914 5s.....	1,500	1,500	1,500
Merna Neb water 1925 5s.....	4,000	4,000	4,000
McGee Creek Ill drainage (Brown & Pike Cos) 1929 6s.....	3,500	3,500	3,500
Myrtle Point Ore water 1939 6s.....	4,000	4,000	4,080
Montgomery County Texas road 1933 5s.....	5,000	5,000	5,000
Newman Ill street imp 1919 5s.....	3,500	3,500	3,500
Oakdale Neb water 1923 6s.....	2,000	2,000	2,000
Pekin Ill street imp 1918 5s.....	10,600	10,600	10,600
Perry Fla street imp 1939 5s.....	5,000	5,000	4,850
Petit Anse Coteau La drainage 1946 5s.....	3,000	3,000	2,940
Parnett Ark drainage 1920 6s.....	7,000	7,000	7,000
Pattawatomie County Okla Little Riv drainage 1922 6s.....	6,000	6,000	6,000
Putnam County Ill Hennepin drainage 1931 6s.....	3,000	3,000	3,150
Red Lake Minn high school 1917 4½s.....	500	500	500
Sawyer Okla Choctaw Co school 1923 5s.....	1,500	1,500	1,470
Sayre Okla electric light 1934 6s.....	1,000	1,000	1,090
Schuyler County Ill Big Lake drainage dist 1922 6s.....	4,000	4,000	4,120
Spring Lake Ill drainage (Tazewell Co) 1934 6s.....	2,300	2,300	2,254
Stoddard County Mo drainage 1915 6s.....	1,000	1,000	1,000
St Petersburg Fla imp 1943 6s.....	10,000	10,000	10,500
Thermopolis Wyo water 1937 6s.....	8,000	8,000	8,080
Toledo Port of Ore river imp 1930 6s.....	10,000	10,000	10,400
Vermillion Parish La drainage (Conlee de Jon dist) 1927 5s.....	1,000	1,000	1,000
Waukegan Ill street imp 1918 5s.....	11,400	11,400	11,628
Wayne and White Cos Ill (Wood drainage dist) 1917 6s.....	3,000	3,000	3,000
Wilmette Ill sewer 1928 5s.....	4,500	4,500	4,140
White Fish Mont water 1927 6s.....	14,000	14,000	14,140
Winnetka Ill imp 1918 5s.....	4,500	4,500	4,365
Wise Va school 1939 5s.....	2,000	2,000	2,000
Wood County Wis (Remington drainage dist) 1921 6s.....	10,000	10,000	10,300
Totals.....	\$400,000	\$400,000	\$404,091

Traveling and other expenses of officers.....	\$3,939 69
Collection and remittance of assessments and dues.....	4,699 93
Insurance department fees.....	269 50
Rent	1,170 00
Advertising, printing and stationery.....	3,375 26
Postage, express, telegraph and telephone.....	2,153 84
Lodge supplies	147 15
Official publication	1,031 20
Expense of supreme lodge meeting.....	97 56
Legal expenses	2,375 65
Taxes, repairs and other expenses on real estate.....	1,529 63
Miscellaneous	654 31
Actuarial expense	2,508 94
Miscellaneous agency expense.....	7,259 61
Borrowed money repaid.....	31,769 05
Interest on borrowed money.....	5,908 00
Adjusting claims	7,671 75
Traveling expense organizers.....	4,316 16
Ledger balances, Assurance League.....	1,577 65
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	\$572 69
Bonds	2,435 00
	<hr/> 3,007 69

Total Disbursements **\$367,838 69**

Balance **\$548,683 86**

LEDGER ASSETS

Book value of real estate.....	\$62,822 80
Mortgage loans	192,430 52
Book value of bonds, \$257,330.26; stocks, \$3,000.....	260,330 26
Deposited in trust companies and banks <i>on interest</i>	605 94
Cash in association's office, \$1,570.58; in banks <i>not on interest</i> , \$3,081.94	4,652 52
Bills receivable	716 85
Organizers' balances	23,075 09
Furniture and fixtures, \$2,954.06; loans on death benefit cer- tificates, \$1,095.82	4,049 88
Total	<hr/> \$548,683 86

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$5,528 06
Bonds	2,899 17
Certificates	11 04
Other assets	78 56
Total	<hr/> 8,516 83
Rents due	191 25
Market value of real estate over book value.....	2,749 79
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	23,822 29
Due from camps for supplies, \$669.62; printed matter and sup- plies on hand, \$2,900; disability loans, \$2,450; liens and ac- crued interest Assurance League certificates, \$41,830.56; agents' balances, \$1,065.43.....	48,915 61
Gross Assets	<hr/> \$632,879 63

DEDUCT ASSETS NOT ADMITTED

Organizers' balances, not secured by bonds....	\$23,075 09	
Bills receivable and interest accrued.....	795 41	
Agents' balances	1,065 43	
Book value of bonds and stocks over market value	61,662 66	
Furniture and fixtures.....	2,954 06	
Due from camps for supplies.....	669 62	
Supplies printed matter.....	2,900 00	
Disability loans	2,450 00	
Total		\$95,572 27
Total Admitted Assets		\$537,307 36

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due.....	\$28,162 18	
Resisted	2,150 00	
Reported, not yet adjusted.....	9,412 51	
Total		\$39,724 69
Salaries and miscellaneous accounts.....		1,004 78
Borrowed money, \$82,813.94; interest due or accrued on same, \$799.80		83,613 74
Advance assessments		4,439 87
Reserve American 3½% and 4% O. G. S. death benefit plans and reserve American 3½% Assurance League certificates..		178,835 81
Equities held in trust on dividend certificates on transfer from old plans		9,370 70
Legal expenses		500 00
Total Liabilities		\$317,489 59

EXHIBIT OF FUNDS

	Mortuary and new mortuary	Benefit and transfer	F. L. and A. A.	Assurance League mortuary and step rate
Balance on hand December 31, 1913.....	\$77,601 18	\$325,104 46	\$41,966 87	\$176,847 94
Income:				
Other assessments.....	16,497 83	42,686 86	19,879 91	97,828 99
Interest and dividends.....	4,135 10	9,617 67	83 83	9,263 82
Other income.....	2 82	18,112 56	3,298 90	.....
Totals.....	\$98,236 93	\$395,521 55	\$65,229 51	\$283,940 75
Disbursements:				
Death claims.....	\$5,264 00	\$5,257 50	\$22,577 89	\$101,824 97
Sick and accident claims.....	.....	29,849 35	.....	.....
Other benefits.....	8,863 27	42,297 92	.....	.....
Legal expenses.....	.....	163 65	.....	.....
Taxes and expenses on real estate.....	.....	680 84	848 79	.....
Other expenditures.....	.....	48,404 15	72 50	.....
Totals.....	\$14,127 27	\$126,653 41	\$23,499 18	\$101,824 97
Balance before transfers.....	\$84,109 66	\$268,868 14	\$41,730 33	\$182,115 78
Increase by transfers.....	30,763 79	.....	.....	2,483 00
Balance.....	\$114,873 45	\$268,868 14	\$41,730 33	\$184,598 78
Decrease by transfers.....	.....	22,464 03	.....	30,763 79
Balance on hand December 31, 1914.....	\$114,873 45	\$246,404 11	\$41,730 33	\$153,834 99

EXHIBIT OF FUNDS — Concluded

	Assurance League general	Expense and contingent	Total
Balance on hand December 31, 1913.....	\$21,575 22	—\$26,129 88	\$616,965 79
<i>Income:</i>			
Membership fees.....		1,283 50	1,283 50
Assessments during first 12 months of membership of which all or an extra per cent is used for expenses.....		9,223 37	9,223 37
Other assessments.....		55,986 30	232,879 89
Other payments by members.....		31 50	31 50
Interest and dividends.....	932 06		24,032 48
Other income.....		10,691 74	32,106 02
Totals.....	\$22,507 28	\$51,086 53	\$916,522 55
<i>Disbursements:</i>			
Death claims.....		\$1,250 00	\$136,174 36
Sick and accident claims.....			29,849 35
Other benefits.....			51,161 19
Commissions to deputies, organizers and agents.....		4,703 49	4,703 49
Salaries, fees, other compensation and traveling expenses of officers and employees.....		69,307 55	69,307 55
Insurance department fees.....		269 50	269 50
Rent.....		1,170 00	1,170 00
Official publication.....		1,031 20	1,031 20
Supreme lodge meeting.....		97 56	97 56
Legal expenses.....	\$607 50	1,604 50	2,375 65
Taxes and expenses on real estate.....			1,529 63
Other expenditures.....	3,577 65	18,114 91	70,169 21
Totals.....	\$4,185 15	\$97,548 71	\$367,838 69
Balance before transfers.....	\$18,322 13	—\$46,462 18	\$548,683 86
Increase by transfers.....		22,464 03	55,710 82
Balance.....	\$18,322 13	—\$23,998 15	\$604,394 68
Decrease by transfers.....	2,483 00		55,710 82
Balance on hand December 31, 1914.....	\$15,839 13	—\$23,998 15	\$548,683 86

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	9,566	\$14,676,500	3,968	\$7,663,250
Written in 1914	2,602	3,756,000	962	1,318,000
Received by transfer in 1914.....			384	623,250
Totals	12,168	\$18,432,500	5,314	\$9,604,500
Deduct terminated, decreased or transferred in 1914....	4,156	6,830,932	1,913	3,447,103
Total certificates in force December 31, 1914....	8,012	\$11,601,568	3,401	\$6,157,397
Terminated by death in 1914.....	106	196,695	63	143,025
Terminated by lapse in 1914.....	3,918	6,514,737	1,743	3,188,828
Transferred in 1914.....			12	34,750
Terminated by maturity in 1914	132	119,500	95	80,500

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	11	\$33,400	9	\$31,900
Incurred in 1914.....	107	143,771	62	113,707
Totals	118	\$177,171	71	\$145,607
Paid in 1914.....	104	136,174	60	109,532
Balance	14	\$40,997	11	\$36,075
Saved by compromising or scaling down in 1914.....	.....	1,422	.....	.....
Claims unpaid December 31, 1914	14	39,575	11	36,075

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	19	\$600	10	\$405
Incurred in 1914.....	1,147	31,664	647	18,884
Totals	1,166	\$32,264	657	\$19,289
Paid in 1914.....	1,131	30,849	638	18,439
Rejected in 1914.....	34	\$1,265	18	\$700
Claims unpaid December 31, 1914	1	150	1	150

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
Buffalo & Susquehanna R R 1953 4½s.....	\$4,675 00	\$5,000	\$150
Cleveland Cinn Chic & St L R R 1990 4s.....	5,162 24	5,000	4,150
Charlotte County Va 1949 4½s.....	5,200 52	5,000	4,850
Choctaw Ry & Light Co 1938 5s.....	9,487 50	10,000	5,000
Cinn Dayton & Toledo Traction Co 1922 5s.....	4,500 00	5,000	3,000
Carolina & Yadkin River Ry 1962 5s.....	25,500 00	30,000	26,400
Delaware County N Y Light and Power Co 1931 5s.....	25,000 00	25,000	12,500
Eastern Ry of Minn 1948 4s.....	1,000 00	1,000	960
Grand Rapids Belding & Saginaw R R 1924 5s.....	2,000 00	2,000	1,400
Ill Cen R R St L Div Term 1st mtg 1951 3s.....	9,208 30	10,000	7,300
Idaho Irrigation Co 1913 6s.....	4,950 00	5,000	1,750
Iowa Central Ry refunding 1951 4s.....	2,680 00	4,000	1,920
Kansas City Ft Scott & Memphis R R refunding 1936 4s....	9,289 12	10,000	7,300
Long Island R R general mtg 1938 4s.....	5,196 04	5,000	4,550
Minn & St L R R 1st refunding 1949 4s.....	9,896 40	10,000	4,000
Missouri Kan & Tex R R 1st refunding 2004 4s.....	14,170 00	16,000	9,120
Mexican Government consolidated loan 1915 5s.....	2,005 00	1,940	1,552
Morgan County Colo Riverside drain dist 1923 6s.....	5,060 65	5,000	2,000
New York Central & Hudson River R R 1997 3½s.....	7,638 50	8,000	6,640
New York Chic & St L R R 1st mtg 1937 4s.....	5,306 50	5,000	4,750
Northern Pacific prior lien and land grant 1997 4s.....	10,083 30	10,000	9,500
New York City corporate stock 1955 3½s.....	1,760 00	2,000	1,760

	Book value	Par value	Market value
Pleasantville N Y street 1927 4s.....	\$1,540 00	\$1,540	\$1,500
“ “ “ 1928 4s.....	1,540 00	1,540	1,494
“ “ “ 1929 4s.....	1,540 00	1,540	1,494
“ “ “ 1930 4s.....	1,540 00	1,540	1,494
Phoenicia N Y Water Co 1921 4s.....	1,700 00	1,700	1,700
St Louis & So West 1st mtg 1989 4s.....	5,004 34	5,000	4,200
Tacoma Water Supply Co 1925 5s.....	20,525 00	22,500	20,025
Toledo St Louis & Western R R 1950 4s.....	6,020 00	7,000	3,290
Union Pac R R 1st mtg land grant 1947 4s.....	5,075 60	5,000	4,850
Ulster & Delaware R R 1st refunding 1952 4s.....	20,741 25	23,000	17,480
West Branch Light and Power Co 1926 5s.....	16,000 00	16,000	14,720
Wabash R R Des Moines Div 1939 4s.....	6,335 00	7,000	5,110
Stocks:			
120 Odd Fellow Publishing Co.....	3,000 00	3,000	750
Totals.....	<u>\$260,330 26</u>	<u>\$276,300</u>	<u>\$198,663</u>

THE ORDER OF THE IROQUOIS

No. 811 IROQUOIS BUILDING, BUFFALO, N. Y.

[Commenced business February 16, 1898]

MEDFORD B. FARRINGTON, President

CHARLES F. JEKEL, Secretary

Attorney for service of process in the State of New York, WALLACE THAYER,
D. S. Morgan Building, Buffalo, N. Y.

INCOME

Application fees	\$94 00	
Assessments or premiums during first nine months of membership of which all is used for expense	397 70	
All other assessments or premiums.....	46,370 91	
Dues from members at large.....	406 18	
Change of certificates	10 50	
<hr/>		
Net amount received from members.....		\$47,279 29
Interest		1,834 29
Sale of lodge supplies		36 72
Miscellaneous		52
<hr/>		
Total Income		\$49,150 82
Ledger Assets December 31, 1913		42,611 42
<hr/>		
Total		\$91,762 24

DISBURSEMENTS

Death claims	\$24,981 62	
Permanent disability claims	355 00	
Old age benefits	50 00	
<hr/>		
Total benefits paid.....		\$25,386 62
Commissions and fees to deputies or organizers.....		283 16
Salaries and other compensation of officers and trustees.....		3,390 00
Salaries of office employees.....		1,790 00
Medical examiners' fees.....		220 00
Traveling and other expenses of officers, trustees and com- mittees		219 55
Insurance department fees.....		152 50
Rent		720 00
Advertising, printing and stationery		899 35
Postage, express, telegraph and telephone.....		573 91
Lodge supplies		30 50
Legal expenses		602 00
Furniture and fixtures		4 78
Miscellaneous		81 10
Actuary		125 00
<hr/>		
Total Disbursements		\$34,478 47
<hr/>		
Balance		\$57,283 77

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$56,798 16
Cash in association's office.....	485 61
Total	\$57,283 77

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	3,443 08
Furniture and supplies	500 00
Gross Assets	\$61,226 85

DEDUCT ASSETS NOT ADMITTED

Furniture and supplies	500 00
Total Admitted Assets	\$60,726 85

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$2,305 33
Salaries and miscellaneous accounts.....	788 65
Total Liabilities	\$3,093 98

EXHIBIT OF FUNDS

	Benefit	Expense	Total
Balance on hand December 31, 1913.....	\$37,786 56	\$4,824 86	\$42,611 42
<i>Income:</i>			
Application fees.....		94 00	94 00
Assessments during first 9 months of membership of which all is used for expenses.....		397 70	397 70
Other assessments.....	40,610 78	5,760 13	46,370 91
Other payments by members.....		406 18	406 18
Interest and dividends.....	1,738 29	96 00	1,834 29
Other income.....		47 74	47 74
Totals	\$80,135 63	\$11,626 61	\$91,762 24
<i>Disbursements:</i>			
Death claims.....	\$24,981 62		\$24,981 62
Disability claims.....	355 00		355 00
Other benefits.....	50 00		50 00
Commissions to deputies, organizers and agents.....		\$283 16	283 16
Salaries, fees, other compensation and traveling expenses of officers and employees.....		5,619 55	5,619 55
Insurance department fees.....		152 50	152 50
Rent.....		720 00	720 00
Legal expenses.....		602 00	602 00
Other expenditures.....		1,714 64	1,714 64
Totals	\$25,386 62	\$9,091 85	\$34,478 47
Balance on hand December 31, 1914.....	\$54,749 01	\$2,534 76	\$57,283 77

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	1,632	\$2,104,042	1,058	\$1,338,488
Written in 1914	40	40,550	35	35,550
Received by transfer in 1914.			11	14,500
Totals	1,672	\$2,144,592	1,104	\$1,388,538
Deduct terminated, decreased or transferred in 1914.....	184	222,382	126	146,714

EXHIBIT OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Total certificates in force				
December 31, 1914....	1,488	\$1,922,210	978	\$1,241,824
Terminated by death in 1914.	22	26,372	17	20,247
Terminated by lapse in 1914.	162	193,739	109	126,062
Terminated by disability and old age in 1914.....	.....	405	.....	405
Decreased in 1914.....	.....	1,866	.....	.....

Received in 1914 from members in New York:

Mortuary	\$31,427 42
Expense	508 16
Total	\$31,935 58

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31,				
1913	6	\$7,063	3	\$3,500
Incurred in 1914	22	26,372	17	20,247
Totals	28	\$33,435	20	\$23,747
Paid in 1914	25	24,982	17	20,897
Balance	3	\$8,453	3	\$2,850
Saved by compromising or scaling down in 1914 .....	.....	5,603	.....	.....
Claims unpaid December 31,				
1914	3	2,850	3	2,850

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	2	\$355	2	\$355
Paid in 1914	2	\$355	2	\$355

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	1	\$50	1	\$50
Paid in 1914	1	\$50	1	\$50

THE ORDER OF KNIGHTS OF JOSEPH

CLEVELAND, OHIO

[Commenced business May, 1896]

ISIDOR LIEDERMAN, President

D. J. ZINNER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$65,610 34	
Certificates	475 00	
	<hr/>	
Net amount received from members.....		\$66,085 34
Interest on:		
Mortgage loans	\$2,171 30	
Other sources	368 23	
	<hr/>	
		2,539 53
Denver hospital		356 50
Propaganda fund		1,197 00
		<hr/>
Total Income		\$70,178 37
Ledger Assets December 31, 1913		51,120 56
		<hr/>
Total		\$121,298 93

DISBURSEMENTS

Death claims	\$53,500 00
Commissions and fees to deputies or organizers.....	1,520 25
Salaries of officers and trustees.....	2,343 75
Medical examiners' fees and salaries.....	300 00
Traveling and other expenses of officers, trustees and committees	1,394 40
Insurance department fees.....	85 00
Rent	515 00
Advertising, printing and stationery.....	696 95
Postage, express, telegraph and telephone.....	282 74
Expense of supreme lodge meeting.....	1,048 68
Furniture and fixtures	285 30
Miscellaneous	901 74
Overdraft 1913 repaid.....	100 62
	<hr/>
Total Disbursements	\$62,974 43
	<hr/>
Balance	\$58,324 50

LEDGER ASSETS

Mortgage loans	\$46,780 00
Deposited in trust companies and banks <i>on interest</i>	9,723 23
Cash in association's office, \$5.90; in banks <i>not on interest</i> , \$1,815.37	1,821 27
	<hr/>
Total	\$58,324 50

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$1,043 83
Other assets	150 11

Total \$1,193 94

Assessments actually collected by subordinate lodges not yet
turned over to supreme lodge 9,436 42

Total Assets \$68,954 86

LIABILITIES

Policy or certificate claims:

Due and unpaid	\$1,000 00
Adjusted, not yet due	5,500 00

Total Liabilities \$6,500 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913		\$49,098 68	\$2,021 88	\$51,120 56
<i>Income:</i>				
Assessments	\$53,679 90	4,871 02	7,059 42	65,610 34
Other payments by members			475 00	475 00
Interest and dividends		2,539 53		2,539 53
Other income			1,553 50	1,553 50
Totals	\$53,679 90	\$56,509 23	\$11,109 80	\$121,298 93
<i>Disbursements:</i>				
Death claims	\$53,500 00			\$53,500 00
Commissions to deputies, organizers and agents			\$1,520 25	1,520 25
Salaries, fees, other compensation and traveling expenses of officers and employees			4,038 15	4,038 15
Insurance department fees			85 00	85 00
Rent			515 00	515 00
Supreme lodge meeting			1,048 68	1,048 68
Other expenditures	100 62		2,166 73	2,267 35
Totals	\$53,600 62		\$9,373 81	\$62,974 43
Balance on hand December 31, 1914	\$79 28	\$56,509 23	\$1,735 99	\$58,324 50

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	13,996	\$6,998,000	801	\$400,500
Written in 1914	3,403	1,701,500	62	31,000
Toals	17,399	\$8,699,500	863	\$431,500
Deduct terminated, decreased or transferred in 1914	2,085	1,042,500	51	25,500
Total certificates in force				
December 31, 1914	15,314	\$7,657,000	812	\$406,000
Terminated by death in 1914	115	57,500	6	3,000
Terminated by lapse in 1914	1,970	985,000	45	22,500

Received in 1914 from members in New York:

Mortuary	\$2,887 50
Reserve	275 75
Expense	409 72
Total	<u>\$3,572 97</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	5	\$2,500	.....	.....
Incurred in 1914.....	115	57,500	6	\$3,000
Totals	120	\$60,000	6	\$3,000
Paid in 1914.....	107	53,500	6	3,000
Claims unpaid December 31, 1914	13	\$6,500	.....	.....

SUPREME LODGE ORDER OF MUTUAL PROTECTION

No. 159 NORTH STATE STREET, CHICAGO, ILL.

[Commenced business November, 1878]

JACOB HERRMANN, President

G. DEL VECCHIO, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$3,664 99	
All other assessments or premiums.....	88,883 46	
Dues and per capita tax.....	7,509 95	
Total	\$100,058 40	
Deduct payments returned to applicants and members	10 41	
Net amount received from members.....		\$100,047 99
Interest on:		
Mortgage loans	\$21,798 61	
Other sources	146 96	
		21,945 57
Sale of lodge supplies.....		941 21
Total Income		\$122,934 77
Ledger Assets December 31, 1913		377,591 45
Total		\$500,526 22

DISBURSEMENTS

Death claims	\$64,735 82	
Permanent disability claims.....	1,393 68	
Total benefits paid.....		\$66,129 50
Commissions and fees to deputies or organizers.....		903 18
Salaries and other compensation of officers and trustees.....		3,373 20
Salaries of office employees.....		2,298 00
Medical examiners' fees and salaries.....		511 00
Traveling and other expenses of officers, trustees and committees		71 50
Insurance department fees.....		151 70
Rent		1,037 43
Advertising, printing and stationery.....		897 19
Postage, express, telegraph and telephone.....		452 06
Lodge supplies		662 92
Official publication		1,023 96
Legal expenses		300 00
Furniture and fixtures.....		15 54
Miscellaneous		257 13
Total Disbursements		\$78,084 31
Balance		\$422,441 91

LEDGER ASSETS

Mortgage loans	\$418,650 00
Deposited in trust companies and banks <i>on interest</i>	3,034 20
Deposited in banks <i>not on interest</i>	757 71
Total	\$422,441 91

NON-LEDGER ASSETS

Interest accrued on mortgages	5,799 21
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	8,374 12
Total Assets	\$436,615 24

LIABILITIES

Policy or certificate claims reported, not yet adjusted	\$1,009 24
---	------------

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913	\$76,836 67	\$269,175 49	\$31,579 29	\$377,591 45
<i>Income:</i>				
Assessments during first 12 months of membership of which all or an extra per cent is used for expenses	1,832 50	.....	1,832 49	3,664 99
Other assessments	79,979 60	.....	8,893 45	88,873 05
Dues and per capita tax .....	.....	.....	7,509 95	7,509 95
Interest and dividends .....	.....	19,792 38	2,153 19	21,945 57
Other income .....	.....	.....	941 21	941 21
Totals	\$158,648 77	\$288,967 87	\$52,909 58	\$500,526 22
<i>Disbursements:</i>				
Death claims	\$64,735 82	.....	.....	\$64,735 82
Disability claims	1,393 68	.....	.....	1,393 68
Commissions to deputies, organizers and agents .....	.....	.....	\$903 18	903 18
Salaries, fees, other compensation and traveling expenses of officers and employees .....	.....	.....	6,253 70	6,253 70
Insurance department fees .....	.....	.....	151 70	151 70
Rent .....	.....	.....	1,037 43	1,037 43
Official publication .....	.....	.....	1,023 96	1,023 96
Legal expenses .....	.....	.....	300 00	300 00
Other expenditures .....	.....	.....	2,284 84	2,284 84
Totals	\$66,129 50	.....	\$11,954 81	\$78,084 31
Balance before transfers	\$92,519 27	\$288,967 87	\$40,954 77	\$422,441 91
Increase by transfers .....	.....	2,641 40	.....	2,641 40
Balance	\$92,519 27	\$291,609 27	\$40,954 77	\$425,083 31
Decrease by transfers	2,641 40	.....	.....	2,641 40
Balance on hand December 31, 1914	\$89,877 87	\$291,609 27	\$40,954 77	\$422,441 91

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	6,015	\$4,323,000	105	\$119,500
Written in 1914	515	218,500	1	1,000
Totals	6,530	\$4,541,500	106	\$120,500
Deduct terminated, decreased or transferred in 1914	510	278,750	8	8,000
Total certificates in force December 31, 1914	6,020	\$4,262,750	98	\$112,500
Terminated by death in 1914	80	64,500	2	1,000
Terminated by lapse in 1914	430	214,250	6	7,000

Received in 1914 from members in New York:	
Mortuary	\$416 34
Expense	65 96
Total	<u>\$482 30</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	11	\$9,552	.....	.....
Incurred in 1914.....	80	58,740	2	\$1,000
Totals	91	\$68,292	2	\$1,000
Paid in 1914.....	89	64,736	2	1,000
Balance	2	\$3,556	.....	.....
Saved by compromising or scaling down in 1914.....	.....	2,547	.....	.....
Claims unpaid December 31, 1914	2	\$1,009	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	9	\$1,394	2	\$394
Paid in 1914.....	9	\$1,394	2	\$394

ORDER OF PROSPERITY

No. 1153 MYRTLE AVENUE, BROOKLYN, N. Y.

[Commenced business June 4, 1900]

GREGOR RIESE, President

JOHN P. SCHMIDT, Secretary

Attorney for service of process in the State of New York, ALFRED STOFFREGEN,
No. 905 Flushing avenue, Brooklyn, N. Y.

INCOME

Membership fees	\$71 50	
Assessments or premiums.....	15,413 90	
Dues and per capita tax.....	1,727 15	
	<hr/>	
Net amount received from members.....		\$17,212 55
Interest on:		
Mortgage loans	\$192 50	
Other sources	373 57	
	<hr/>	
		566 07
Sale of lodge supplies.....		67 35
Official publication		340 20
Repaid by hospital bed fund.....		100 00
Prosperity stamps		22 31
Theatrical entertainment		237 25
Donations for war fund.....		139 60
		<hr/>
Total Income		\$18,685 33
Ledger Assets December 31, 1913		18,951 70
		<hr/>
Total		\$37,637 03

DISBURSEMENTS

Death claims	\$18,891 00
Salaries of deputies and organizers.....	70 00
Salaries of officers and trustees....	812 00
Salaries and other compensation of committees.....	41 00
Insurance department fees.....	3 02
Rent	240 00
Advertising, printing and stationery.....	126 50
Official publication	584 00
Expense of supreme lodge meeting.....	90 35
Legal expenses	35 00
Miscellaneous	20 60
Hospital expense	106 00
Total Disbursements	\$21,019 47
Balance	\$16,617 56

LEDGER ASSETS

Mortgage loans	\$3,500 00
Deposited in trust companies and banks <i>on interest</i>	13,117 56
Total Assets	\$16,617 56

LIABILITIES

Policy or certificate claims due and unpaid.....	\$333 34
--	----------

EXHIBIT OF FUNDS

	Mortuary	Reserve	Hospital bed fund	Donation war fund	Expense	Total
Balance on hand December 31, 1913.....	\$9,843 19	\$8,000 00	\$669 74	.....	\$438 77	\$18,951 70
<i>Income:</i>						
Membership fees.....	.....	.....	.....	.....	71 50	71 50
Assessments.....	15,413 90	.....	.....	.....	.....	15,413 90
Dues and per capita tax.....	.....	.....	.....	.....	1,727 15	1,727 15
Interest and dividends.....	566 07	.....	.....	.....	.....	566 07
Other income.....	237 25	.....	100 00	\$139 60	429 86	906 71
Totals.....	\$26,060 41	\$8,000 00	\$769 74	\$139 60	\$2,667 28	\$37,637 03
<i>Disbursements:</i>						
Death claims.....	\$18,891 00	.....	.....	.....	.....	\$18,891 00
Salaries, fees, other compensa- tion and traveling expenses of officers and employees.....	.....	.....	.....	.....	\$923 00	923 00
Insurance department fees.....	.....	.....	.....	.....	3 02	3 02
Rent.....	.....	.....	.....	.....	240 00	240 00
Official publication.....	.....	.....	.....	.....	584 00	584 00
Supreme lodge meeting.....	.....	.....	.....	.....	90 35	90 35
Legal expenses.....	.....	.....	.....	.....	35 00	35 00
Other expenditures.....	60	.....	\$106 00	.....	146 50	253 10
Totals.....	\$18,891 60	.....	\$106 00	.....	\$2,021 87	\$21,019 47
Balance on hand December 31, 1914.....	\$7,168 81	\$8,000 00	\$663 74	\$139 60	\$645 41	\$16,617 56

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	1,458	\$751,900
Written in 1914.....	97	23,800
Totals	1,555	\$775,700
Deduct terminated, decreased or transferred in 1914..	193	68,500
Total certificates in force December 31 1914.....	1,362	\$707,200
Terminated by death in 1914.....	25	18,891
Terminated by lapse in 1914.....	168	49,609
Received in 1914 from members in New York:		
Mortuary		\$15,413 90

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	1/3	\$333
Incurred in 1914.....	25	18,891
Totals	25 1/3	\$19,224
Paid in 1914.....	25	18,891
Claims unpaid December 31, 1914.....	1/3	\$333

ORDER OF SATURN

No. 11 EAST UTICA STREET, BUFFALO, N. Y.

[Commenced business January 15, 1907]

J. MARSHALL DIBBLE, President M. B. ELY, Secretary
Attorney for service of process in the State of New York,.....

INCOME

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	\$2,249 53	
All other assessments or premiums.....	764 45	
Net amount received from members.....		\$3,013 98
Total Income		\$3,013 98
Ledger Assets December 31, 1913		1,391 21
Total		\$4,405 19

DISBURSEMENTS

Sick and accident claims.....	\$310 00
Commission and fees to deputies or organizers.....	500 22
Salaries of deputies and organizers.....	533 92
Salaries of officers.....	416 00
Medical examiners' fees and salaries.....	25 00
Traveling expenses of officers, trustees and committees.....	279 72
Collection and remittance of assessments and dues.....	174 95
Rent	204 50
Advertising, printing and stationery.....	101 30
Postage, express, telegraph and telephone.....	119 61
Lodge supplies and paraphernalia.....	437 30
Official publication	118 00
Furniture and fixtures.....	497 28
Miscellaneous	407 88
Total Disbursements	\$4,125 68
Balance	\$279 51

LEDGER ASSETS

Cash in association's office, \$46.41; in banks <i>not on interest</i> , \$233.10	\$279 51
---	----------

LIABILITIES

None

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$941 35	\$449 86	\$1,391 21
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses		2,249 53	2,249 53
Other assessments.....	573 34	191 11	764 45
Totals.....	\$1,514 69	\$2,890 50	\$4,405 19

EXHIBIT OF FUNDS — Concluded

<i>Disbursements:</i>	Mortuary	Expense	Total
Sick and accident claims.....	\$310 00	.....	\$310 00
Commissions to deputies, organizers and agents.....	.....	\$500 22	500 22
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	1,429 59	1,429 59
Insurance department fees.....	.....	204 50	204 50
Official publication.....	.....	118 00	118 00
Other expenditures.....	.....	1,563 37	1,563 37
Totals.....	\$310 00	\$3,815 68	\$4,125 68
Balance on hand December 31, 1914.....	\$1,204 69	—\$925 18	\$279 51

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	516	\$230,805
Written in 1914	435	174,000
Totals	951	\$404,805
Deduct terminated, decreased or transferred in 1914.	288	97,650
Total certificates in force December 31, 1914...	663	\$307,155

ORDER SONS OF ZION*

No. 44 EAST TWENTY-THIRD STREET, NEW YORK

[Commenced business November 15, 1910]

JOSEPH BARONDESS, President

JACOB ISH-KISHOR, Secretary

Attorney for service of process in the State of New York, JACOB ISH-KISHOR,

No. 44 East 23rd street, New York

INCOME

Membership fees	\$14,670 77	
Dues and per capita tax	3,948 24	
Medical examiners' fees	8 00	
Extra tax	545 47	
Total	\$19,172 48	
Deduct payments returned to applicants and members	16 18	
Net amount received from members		\$19,156 30
Interest on:		
Bonds	\$1,171 28	
Other sources	69 38	
		1,240 66
Sale of lodge supplies		354 85
Miscellaneous		359 11
Organization fund donations		4,252 90
Borrowed money		3,600 00
Donations, notes payable		250 00
Total Income		\$29,213 82
Ledger Assets December 31, 1913		30,537 20
Total		\$59,751 02

DISBURSEMENTS

Death claims	\$2,400 00
Salaries of officers and trustees	1,248 00
Salaries of office employees	1,637 50
Traveling and other expenses of officers, trustees and committees	536 50
Insurance department fees	209 40
Rent	420 00
Advertising, printing and stationery	555 63
Postage, express, telegraph and telephone	706 69
Expense of supreme lodge meeting	120 92
Legal expenses	149 50
Furniture and fixtures	62 10
Taxes, repairs and other expenses on real estate	14 28
Miscellaneous	1,016 17
Borrowed money repaid, \$4,348.55; interest thereon. \$162.48..	4,511 03
Federation, American Zionists	560 70
Total Disbursements	\$14,148 42
Balance	\$45,602 60

* Figures appearing in this abstract are those of an examination of the association by this department made as of December 31, 1914.

LEDGER ASSETS

Book value of bonds	\$34,046 93
Deposited in trust companies and banks <i>on interest</i>	7,747 49
Cash in association's office	3,798 18
Deposit, New York Edison Company.....	10 00
Total	\$45,602 60

NON-LEDGER ASSETS

Interest accrued on bonds	380 83
Market value of bonds over book value.....	663 07
Per capita tax, fees etc. due less than thirty days.....	544 30
Per capita tax, fees etc. due over thirty days.....	1,088 61
Furniture and fixtures, \$741.33; supplies, \$126.50.....	867 83
Gross Assets	\$49,147 24

DEDUCT ASSETS NOT ADMITTED

Per capita tax fees etc over thirty days.....	\$1,088 61
Furniture, fixtures and supplies	867 83
Total	1,956 44
Total Admitted Assets	\$47,190 80

LIABILITIES

Policy or certificate claims reported not yet adjusted.....	\$2,700 00
Borrowed money	1,980 00
Accounts payable	366 56
Total Liabilities	\$5,046 56

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$30,430 21	\$106 99	\$30,537 20
<i>Income:</i>			
Membership fees.....	14,654 59		14,654 59
Dues and per capita tax.		3,948 24	3,948 24
Other payments by members.....		553 47	553 47
Interest and dividends.....	1,240 66		1,240 66
Other income.....		8,816 86	8,816 86
Totals.....	\$46,325 46	\$13,425 56	\$59,751 02
<i>Disbursements:</i>			
Death claims.....	\$2,400 00		\$2,400 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$3,422 00	\$3,422 00
Insurance department fees.....		209 40	209 40
Rent.....		420 00	420 00
Supreme lodge meeting.....		120 92	120 92
Legal expenses.....		149 50	149 50
Taxes and expenses on real estate.....		14 28	14 28
Other expenditures.....		7,412 32	7,412 32
Totals.....	\$2,400 00	\$11,748 42	\$14,148 42
Balance on hand December 31, 1914.....	\$43,925 46	\$1,677 14	\$45,602 60

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	2,437	\$704,000	715	\$284,100
Written in 1914	1,705	421,350	636	139,350
Totals	4,142	\$1,125,350	1,351	\$423,450

EXHIBIT OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated, decreased or transferred in 1914.....	930	\$284,350	229	\$136,200
Total certificates in force				
December 31, 1914	3,212	\$841,000	1,122	\$287,250
Terminated by death in 1914.....	15	3,750	7	1,550
Terminated by lapse in 1914.....	915	280,600	222	134,650
Received in 1914 from members in New York:				
Mortuary				\$4,978 28
Expense				1,916 46
Total				\$6,894 74

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	5	\$1,600	2	\$600
Incurred in 1914	15	3,750	7	1,550
Totals	20	\$5,350	9	\$2,150
Paid in 1914	11	2,400	4	800
Balance	9	\$2,950	5	\$1,350
Saved by compromising or scaling down in 1914.....	.....	250	.....	.....
Claims unpaid December 31, 1914	9	2,700	5	1,350

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City corporate stock 1960 4¼s.....	\$4,075 00	\$4,000	\$4,120
New York City corporate stock 1960 4¼s.....	1,021 25	1,000	1,030
New York City corporate stock rapid transit 1962 4¼s.....	5,012 32	5,000	5,150
New York City corporate stock 1963 4½s.....	5,020 60	5,000	5,400
New York City corporate stock 1960 4¼s.....	5,230 88	5,000	5,150
New York City corporate stock 1956 4s.....	6,770 00	7,000	6,930
New York City corporate stock 1956 4s.....	6,916 88	7,000	6,930
Totals.....	\$34,046 93	\$34,000	\$34,710

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA

COLUMBUS, OHIO

[Commenced business January 16, 1888]

_____, President W. D. MURPHY, Secretary
Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$41,988 00	
Assessments or premiums.....	670,039 00	
Dues and per capita tax (W. & O. and calls).....	25,964 20	
Total	\$737,991 20	
Deduct payments returned to applicants and members	53 00	
Net amount received from members.....		\$737,938 20
Interest on:		
Bonds	\$19,465 83	
Other sources	3,894 61	
		23,360 44
Rents		5,479 66
Sale of lodge supplies.....		3,287 34
Official publication		10,341 70
Miscellaneous		119 75
Donations		1,591 50
Suspense account		1,696 68
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		2,012 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		399 60
Total Income		\$786,226 87
Ledger Assets December 31, 1913		608,836 98
Total		\$1,395,063 85

DISBURSEMENTS

Death claims	\$255,536 77	
Permanent disability claims	375,988 25	
Weekly payments	44,037 50	
Widows and orphans' fund.....	61,152 40	
Total benefits paid		\$736,714 92
Salaries of officers and trustees.....		12,353 32
Salaries of office employees.....		35,648 33
Medical examiners' fees and salaries.....		10,480 60
Traveling and other expenses of officers, trustees and committees		4,124 34
Insurance department fees.....		1,946 86

Rent	\$5,000 00
Advertising, printing and stationery.....	12,611 10
Postage, express, telegraph and telephone.....	11,654 37
Lodge supplies	2,406 81
Official publication	36,076 87
Expense of supreme lodge meeting.....	13,496 66
Legal expenses	18,368 15
Furniture and fixtures	1,572 80
Taxes, repairs and other expenses on real estate.....	2,145 40
Miscellaneous	2,909 88
Investigating claims	4,673 67
House expenses, \$4,324.69; refunds to secretaries, \$1,122.31; bonding officers, \$1,747.80.....	7,194 80
Gross loss on sale or maturity of ledger assets, viz.: Bonds	2,031 20
Gross decrease, by adjustment, in book value of ledger assets, viz.: Bonds	135 00

Total Disbursements **\$921,545 08**

Balance **\$473,518 77**

LEDGER ASSETS

Book value of real estate.....	\$39,166 00
Book value of bonds.....	324,700 00
Deposited in trust companies and banks <i>on interest</i>	107,913 41
Cash in association's office	1,689 36
Cash in secretary's office	50 00
Total	\$473,518 77

NON-LEDGER ASSETS

Interest accrued on bonds.....	4,243 66
Market value of real estate over book value.....	10,834 00
Market value of bonds over book value.....	4,857 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, net.....	148,532 00
Accounts receivable, net.....	4,699 80
Furniture and fixtures, \$19,945.93; stationery and house sup- plies, \$9,921.77	29,867 70
Gross Assets	\$676,552 93

DEDUCT ASSETS NOT ADMITTED

Accounts receivable	\$4,699 80
Market value of special deposits in excess of corresponding liabilities	26,460 00
Furniture, fixtures, stationery and house sup- plies	29,867 70
Total	61,027 50
Total Admitted Assets	\$615,525 43

LIABILITIES

Policy or certificate claims:	
Resisted	\$109,312 15
Reported, not yet adjusted.....	113,790 00
Deferred claims payable in instalments....	32,900 00
Total	\$256,002 15

Salaries and miscellaneous accounts.....	\$2,209 92
Taxes due or accrued.....	206 58
Advance assessments	424 00
Total Liabilities	\$258,842 65

EXHIBIT OF FUNDS

	Death	Reserve	Disability	Suspense account
Balance on hand December 31, 1913.....	\$13,000 00	\$459,196 26	\$27,000 00	.....
<i>Income:</i>				
Assessments.....	167,509 75	67,003 90	268,015 60	.....
Interest and dividends.....	437 93	20,087 86	511 08	.....
Other income.....	.....	2,411 60	.....	\$1,696 68
Totals.....	\$180,947 68	\$548,699 62	\$295,526 68	\$1,696 68
<i>Disbursements:</i>				
Death claims.....	\$255,536 77	.....	.....	.....
Disability claims.....	.....	.....	\$375,988 25	.....
Weekly payments.....	44,037 50	.....	.....	.....
Other expenditures.....	46 28	\$2,186 32	80 49	\$1,122 31
Totals.....	\$299,620 55	\$2,186 32	\$376,068 74	\$1,122 31
Balance before transfers.....	—\$118,672 87	\$546,513 30	—\$80,542 06	\$574 37
Increase by transfers.....	135,425 93	.....	111,218 82	.....
Balance.....	\$16,753 06	\$546,513 30	\$30,676 76	\$574 37
Decrease by transfers.....	.....	221,109 75	.....	.....
Balance on hand December 31, 1914.....	\$16,753 06	\$325,403 55	\$30,676 76	\$574 37

	Widows and orphans	Expense	Total
Balance on hand December 31, 1913.....	\$30,067 78	\$79,572 94	\$608,836 98
<i>Income:</i>			
Membership fees.....	41,988 00	.....	41,988 00
Assessments.....	.....	167,509 75	670,039 00
Other payments by members.....	25,911 20	.....	25,911 20
Interest and dividends.....	845 80	1,477 77	23,360 44
Other income.....	1,665 90	19,154 05	24,923 23
Totals.....	\$100,478 68	\$267,714 51	\$1,395,063 85
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$255,536 77
Disability claims.....	.....	.....	375,988 25
Weekly payments.....	.....	.....	44,037 50
Other benefits.....	\$61,152 40	.....	61,152 40
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	\$62,606 59	62,606 59
Insurance department fees.....	.....	1,946 86	1,946 86
Official publication.....	.....	36,076 87	36,076 87
Supreme lodge meeting.....	.....	13,496 66	13,496 66
Legal expenses.....	.....	18,368 15	18,368 15
Taxes and expenses on real estate.....	.....	2,145 40	2,145 40
Other expenditures.....	68 41	46,685 82	50,189 63
Totals.....	\$61,220 81	\$181,326 35	\$921,545 08
Balance before transfers.....	\$39,257 87	\$86,388 16	\$473,518 77
Increase by transfers.....	.....	.....	246,644 75
Balance.....	\$39,257 87	\$86,388 16	\$720,163 52
Decrease by transfers.....	.....	25,535 00	246,644 75
Balance on hand December 31, 1914.....	\$39,257 87	\$60,853 16	\$473,518 77

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	69,397	\$346,985,000	4,481	\$22,405,000
Written in 1914.....	8,732	43,660,000	414	2,070,000
Revived in 1914.....	1,510	7,550,000	78	390,000
Received by transfer in 1914	1,341	6,705,000	71	355,000
	<hr/>	<hr/>	<hr/>	<hr/>
Totals	80,980	\$404,900,000	5,044	\$25,220,000
Deduct terminated, decreased or transferred in 1914....	8,016	40,080,000	449	2,245,000
	<hr/>	<hr/>	<hr/>	<hr/>
Total certificates in force December 31, 1914 ..	72,964	\$364,820,000	4,595	\$22,975,000
Terminated by death in 1914.	566	2,830,000	35	175,000
Terminated by lapse in 1914.	6,109	30,545,000	330	1,650,000
Transferred in 1914.....	1,341	6,705,000	84	420,000
	<hr/>	<hr/>	<hr/>	<hr/>
Received in 1914 from members in New York:				
Death				\$10,399 00
Reserve				4,159 60
Disability				16,638 40
Expense				10,399 00
				<hr/>
Total				\$41,596 00
				<hr/>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	35	\$248,688	4	\$26,600
Incurred in 1914.....	67	417,506	10	63,000
	<hr/>	<hr/>	<hr/>	<hr/>
Totals	102	\$666,194	14	\$89,600
Weekly payments on death claim balances .....	.....	44,038	.....	.....
Paid in 1914	60	255,536	4	23,125
	<hr/>	<hr/>	<hr/>	<hr/>
Balance	42	\$366,620	10	\$66,475
Saved by compromising or scaling down in 1914.....	7	116,370	1	6,300
Disallowed in 1914.....	9	56,700	2	12,600
	<hr/>	<hr/>	<hr/>	<hr/>
Claims unpaid December 31, 1914	26	\$193,550	7	\$47,575
	<hr/>	<hr/>	<hr/>	<hr/>

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	629	\$49,072	.....	.....
Incurred in 1914.....	4,910	400,298	333	\$27,961
	<hr/>	<hr/>	<hr/>	<hr/>
Totals	5,539	\$449,370	333	\$27,961

EXHIBIT OF PERMANENT DISABILITY CLAIMS—Concluded

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Paid in 1914.....	4,685	\$375,988	329	\$27,715
Balance	854	\$73,382	4	\$246
Saved by compromising or scaling down in 1914.....	.....	1,116	4	246
Disallowed in 1914.....	93	9,814	.....	.....
Claims unpaid December 31, 1914	761	\$62,452	.....	.....

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit	Liabilities in such country
Canada.....	\$26,460	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
U. S. Consol 1930 2s.....	\$1,500	\$1,500	\$1,455
Columbus O 1945 4s.....	40,000	40,000	40,400
Columbus O water 1937 4s.....	19,000	19,000	19,380
Columbus O water 1938 4½s.....	10,000	10,000	11,000
Cadiz O village street assessment 1916 4½s.....	5,200	5,200	5,252
Plain City village school 1934 4½s.....	4,000	4,000	4,280
Columbus O fire engine house 1939 4s.....	25,000	25,000	25,500
Columbus O water 1947 4s.....	6,000	6,000	6,120
East Cleveland vilage school 1930 4½s.....	3,000	3,000	3,180
Columbus Ohio grade crossing 1947 4s.....	20,000	20,000	20,400
Niles School District 1938 4½s.....	10,000	10,000	10,800
Massachusetts 1935 3½s.....	10,000	10,000	9,800
Cincinnati O water 1944 3-65s.....	20,000	20,000	19,400
Sandusky O water 1922 4s.....	20,000	20,000	20,200
Cleveland O 1947 4s.....	20,000	20,000	20,600
Cleveland O 1947 4s.....	15,000	15,000	15,450
Columbus O electric light plant 1941 4s.....	24,000	24,000	24,480
Columbus O sundry grade crossing 1947 4s.....	15,000	15,000	15,300
Cincinnati O water 1924 or 1944 3-65s.....	10,000	10,000	9,700
City of Lorain road district 1931 4s.....	20,000	20,000	20,400
City of Calgary Province of Alberta Canada 1933 5s.....	27,000	27,000	26,460
Totals.....	\$324,700	\$324,700	\$329,557

LEDGER ASSETS

Book value of real estate.....	\$5,000 00
Mortgage loans	33,200 00
Cash in association's office, \$52.85; in banks <i>not on interest</i> , \$12,099.61	12,152 46
Total	\$50,352 46

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	369 09
Furniture and supplies.....	1,024 55
Stock in official paper.....	370 00
Gross Assets	\$52,116 10

DEDUCT ASSETS NOT ADMITTED

Furniture and supplies.....	\$1,024 55
Stock in official paper.....	370 00
Total	1,394 55
Total Admitted Assets	\$50,721 55

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$241 50
Resisted	187 50
Reported, not yet adjusted	900 00
Total Liabilities	\$1,329 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Publication	Building fund	Expense	Total
Balance on hand December 31, 1913.....	\$31,596 56	\$4,203 97	\$260 75	\$4,500 00	\$13 49	\$40,574 77
<i>Income:</i>						
Membership fees.....	24,832 98					24,832 98
Assessments.....					2,699 48	2,699 48
Other payments by members...			2,847 89			2,847 89
Interest and dividends.....		1,719 47				1,719 47
Other income.....				1,469 83	248 97	1,718 80
Totals.....	\$56,429 54	\$5,923 44	\$3,108 64	\$5,969 83	\$2,961 94	\$74,393 39
<i>Disbursements:</i>						
Death claims.....	\$17,350 00					\$17,350 00
Commissions to deputies, organ- izers and agents.....					\$100 00	100 00
Salaries, fees, other compensa- tion and traveling expenses of officers and employees.....					1,652 62	1,652 62
Insurance department fees.....					5 00	5 00
Rent.....					195 00	195 00
Official publication.....			\$2,587 80			2,587 80
Legal expenses.....					100 00	100 00
Taxes and expenses on real estate				\$407 74		407 74
Other expenditures.....				265 00	1,377 77	1,642 77
Totals.....	\$17,350 00		\$2,587 80	\$672 74	\$3,430 39	\$24,040 93
Balance before transfers.....	\$39,079 54	\$5,923 44	\$520 84	\$5,297 09	—\$468 45	\$50,352 46
Increase by transfers.....					600 00	600 00
Balance.....	\$39,079 54	\$5,923 44	\$520 84	\$5,297 09	\$131 55	\$50,952 46
Decrease by transfers.....			600 00			600 00
Balance on hand December 31, 1914.....	<u>\$39,079 54</u>	<u>\$5,923 44</u>	<u>—\$79 16</u>	<u>\$5,297 09</u>	<u>\$131 55</u>	<u>\$50,352 46</u>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	4,157	\$1,547,500	4,157	\$1,547,500
Written in 1914.....	982	424,600	982	424,600
Totals	5,139	\$1,972,100	5,139	\$1,972,100
Deduct terminated, decreased or transferred in 1914.....	507	364,400	507	364,400
Total certificates in force December 31, 1914....	4,632	\$1,607,700	4,632	\$1,607,700
Terminated by death in 1914.	40	15,825	40	15,825
Terminated by lapse in 1914.	467	348,575	467	348,575
Received in 1914 from members in New York:				
Mortuary				\$24,832 98
Reserve				1,719 47
Expense				7,266 17
Total				\$33,818 62

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	8	\$2,854	8	\$2,854
Incurred in 1914.....	40	15,825	40	15,825
Totals	48	\$18,679	48	\$18,679
Paid in 1914.....	44	17,350	44	17,350
Claims unpaid December 31, 1914	4	\$1,329	4	\$1,329

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA

No. 1406 W. DIVISION STREET, CHICAGO, ILL.

[Commenced business September, 1880]

K. ZYCHLINSKI, President

JOHN S. ZAWILINSKI, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$13,540 25	
Assessments or premiums.....	1,043,224 77	
	<hr/>	
Net amount received from members.....		\$1,056,765 02
Interest on:		
Mortgage loans	\$97,079 66	
Bonds	400 00	
Other sources	963 30	
	<hr/>	
		98,442 96
Rents		2,000 00
Sale of lodge supplies.....		2,082 23
Settlement on bond.....		275 00
Voluntary contribution		1,904 72
		<hr/>
Total Income		\$1,161,469 93
Ledger Assets December 31, 1913		1,856,406 99
		<hr/>
Total		\$3,017,876 92

DISBURSEMENTS

Death claims	\$598,178 49	
Old age benefits.....	3,103 55	
	<hr/>	
Total benefits paid.....		\$601,282 04
Commissions and fees to deputies or organizers.....		2,744 54
Salaries and other compensation of officers and trustees.....		12,565 52
Salaries and other compensation of committees.....		1,599 39
Salaries and other compensation of office employees.....		21,130 85
Medical examiners' fees and salaries.....		1,744 40
Traveling and other expenses of officers, trustees and committees		3,769 03
Collection and remittance of assessments and dues.....		186 83
Insurance department fees.....		927 33
Rent		2,000 00
Advertising, printing and stationery.....		3,825 34
Postage, express, telegraph and telephone.....		3,535 69
Lodge supplies		5,578 84
Official publication		37,898 88
Expense of supreme lodge meeting.....		1,875 21

Legal expenses	\$3,002 90
Furniture and fixtures.....	1,513 26
Taxes, repairs and other expenses on real estate.....	6,263 66
Miscellaneous	1,104 02
Education, women's and library departments.....	5,618 79
Turners' allians, singers' allians, uniform rank.....	2,700 00
Polish National Alliance College.....	66,420 41
Immigrant home	12,019 06
Relief department	13,642 72
Total Disbursements	\$812,948 71
Balance	\$2,204,928 21

LEDGER ASSETS

Book value of real estate.....	\$36,500 00
Mortgage loans	2,062,425 00
Book value of bonds.....	9,975 00
Deposited in trust companies and banks <i>on interest</i>	96,028 21
Total	\$2,204,928 21

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$28,688 91
Bonds	166 67
Total	28,855 58
Market value of real estate over book value.....	6,500 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	11,661 01
Furniture and fixtures, \$9,223.04; printing plant, \$29,829.99; library and museum, \$7,000; lodge supplies, \$5,508.89.....	51,561 92
Gross Assets	\$2,303,506 72

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$9,300 00
Book value of bonds over market value.....	675 00
Furniture and fixtures, printing plant, library and museum, lodge supplies.....	51,561 92
Total	61,536 92
Total Admitted Assets	\$2,241,969 80

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$90,750 20
Adjusted, not yet due.....	23,900 00
Resisted	17,100 00
Reported, not yet adjusted.....	77,800 00
Old age and other benents due and unpaid.....	22,528 60
Total Liabilities	\$232,078 80

EXHIBIT OF FUNDS

	Mortuary	Reserve	Educational and benevolent	Expense	Total
Balance on hand December 31, 1913..	\$326,475 65	\$1,511,264 22	\$10,666 54	\$8,000 58	\$1,856,406 99
<i>Income:</i>					
Membership fees.....				13,540 25	13,540 25
Assessments.....	847,805 75	908 83	84,535 66	109,974 53	1,043,224 77
Interest and dividends.....		97,479 66		963 30	98,442 96
Other income.....		2,000 00	1,904 72	2,357 23	6,261 95
Totals.....	\$1,174,281 40	\$1,611,652 71	\$97,106 92	\$134,835 89	\$3,017,876 92
<i>Disbursements:</i>					
Death claims.....	\$598,178 49				\$598,178 49
Other benefits.....	3,103 55				3,103 55
Commissions to deputies, organizers and agents.....				\$2,744 54	2,744 54
Salaries, fees, other compensation and traveling expenses of officers and em- ployees.....				40,996 02	40,996 02
Insurance department fees.....				927 33	927 33
Rent.....				2,000 00	2,000 00
Official publication.....				37,898 88	37,898 88
Supreme lodge meeting.....				1,875 21	1,875 21
Legal expenses.....				3,002 90	3,002 90
Taxes and expenses on real estate.....				6,263 66	6,263 66
Other expenditures.....			\$92,082 19	23,875 94	115,958 13
Totals.....	\$601,282 04		\$92,082 19	\$119,584 48	\$812,948 71
Balance before transfers.....	\$572,999 36	\$1,611,652 71	\$5,024 73	\$15,251 41	\$2,204,928 21
Increase by transfers.....		180,000 00			180,000 00
Balance.....	\$572,999 36	\$1,791,652 71	\$5,024 73	\$15,251 41	\$2,384,928 21
Decrease by transfers.....	180,600 00				180,000 00
Balance on hand December 31, 1914..	\$392,999 36	\$1,791,652 71	\$5,024 73	\$15,251 41	\$2,204,928 21

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	97,312	\$55,474,400	12,314	\$6,887,400
Written in 1914.....	15,205	8,809,700	1,728	949,200
Revived in 1914.....	9,594	5,586,600	1,026	578,100
Increased in 1914.....	.....	133,200	.....	13,100
Totals	122,111	\$70,003,900	15,068	\$8,427,800
Deduct terminated, decreased or transferred in 1914....	19,245	11,125,100	2,183	1,224,100
Total certificates in force December 31, 1914....	102,866	\$58,878,800	12,885	\$7,203,700
Terminated by death in 1914.	1,016	615,500	127	74,600
Terminated by lapse in 1914.	18,218	10,430,200	2,055	1,142,900
Terminated by old age in 1914	11	8,700	1	900
Decreased in 1914.....	.....	70,700	.....	5,700

Received in 1914 from members in New York:

Mortuary	\$103,733 28
Expense	15,272 63
Total	\$119,005 91

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	380	\$202,262	49	\$25,685
Incurred in 1914.....	1,016	615,500	127	74,600
Totals	1,396	\$817,762	176	\$100,285
Paid in 1914.....	959	598,178	134	75,784
Balance	437	\$219,584	42	\$24,501
Saved by compromising or scaling down in 1914.....	.....	9,734	.....	2,101
Rejected in 1914.....	1	300	.....	.....
Claims unpaid December 31, 1914	436	209,550	42	22,400

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	26	\$16,932	3	\$2,284
Incurred in 1914.....	11	8,700	1	900
Totals	37	\$25,632	4	\$3,184
Paid in 1914.....	.....	3,103	.....	354
Claims unpaid December 31, 1914	37	\$22,529	4	\$2,830

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OF INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY		
Country	Market value of deposit	Liabilities in such country
Manitoba, Canada.....	\$9,300	.....

SCHEDULE OF BONDS OWNED			
	Book value	Par value	Market value
Winnipeg school deb 1926 4s.....	\$9,975	\$10,000	\$9,300

PROTECTED HOME CIRCLE

SHARON PA.

[Commenced business August 7, 1886]

A. C. McLEAN, President

W. S. PALMER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first ten months of membership of which all or an extra percentage is used for expense.....	\$58,083 85	
All other assessments or premiums	826,833 53	
Dues and per capita tax.....	88,256 10	
Medical examiners' fees	4,509 75	
Other payments by members	1,247 50	
Net amount received from members.....		\$978,930 73
Interest on:		
Mortgage loans	\$15,694 52	
Collateral loans	148 00	
Bonds and stocks	33,876 59	
Other sources	4,793 26	
		54,512 37
Rents		2,800 00
Sale of lodge supplies		3,293 27
Official publication		13,228 34
Profit sale of La Crosse bonds 1913.....		707 10
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		3 75
Total Income		\$1,053,475 56
Ledger Assets December 31, 1913		1,323,497 17
Total		\$2,376,972 73

DISBURSEMENTS

Death claims	\$808,927 22	
Permanent disability claims.....	7,201 22	
Old age benefits	52,700 00	
Total benefits paid		\$868,828 44
Commissions and fees to deputies or organizers.....		101,021 94
Salaries of officers and trustees		26,883 01
Salaries and other compensation of committees.....		1,281 75
Salaries of office employees		19,828 82
Traveling and other expenses of officers, trustees and committees.		2,422 47
Insurance department fees		190 00
Advertising, printing and stationery		2,198 15
Postage, express, telegraph and telephone.....		2,795 21
Lodge supplies		3,450 50
Official publication		10,616 43
Legal expenses		1,696 63
Taxes, repairs and other expenses on real estate.....		1,545 14
Miscellaneous		1,501 19
Premium on officers' bonds		1,521 24

Gross decrease, by adjustment, in book value of ledger assets,
viz.:

Bonds	\$3 75
Total Disbursements	\$1,045,784 67
Balance	\$1,331,188 03

LEDGER ASSETS

Book value of real estate	\$81,566 89
Mortgage loans	286,226 63
Collateral loans, judgment notes	3,700 00
Book value of bonds, \$744,385.89; stocks, \$6,750	751,135 89
Deposited in trust companies and banks on interest	180,609 00
Deposited in banks not on interest	27,949 65
Total	\$1,331,188 06

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$6,500 03
Bonds	10,848 57
Total	17,348 60
Market value of real estate over book value	18,433 11
Gross Assets	\$1,366,969 77

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value	34,538 96
Total Admitted Assets	\$1,332,430 81

LIABILITIES

Policy or certificate claims:	
Resisted	\$19,500 00
Reported, not yet adjusted	53,500 00
Total Liabilities	\$73,000 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913	—\$19,064 67	\$1,243,497 74	\$99,064 10	\$1,323,497 17
<i>Income:</i>				
Assessments during first ten months of membership of which all or an extra per cent is used for expenses			58,083 85	58,083 85
Other assessments	620,125 31	206,708 22		826,833 53
Dues and per capita tax			88,256 10	88,256 10
Interest and dividends		54,512 37		54,512 37
Other income		3,510 85	22,278 86	25,789 71
Totals	\$601,060 64	\$1,508,229 18	\$267,682 91	\$2,376,972 73
<i>Disbursements:</i>				
Death claims	\$581,059 30	\$227,867 92		\$808,927 22
Disability claims		7,201 22		7,201 22
Other benefits		52,700 00		52,700 00
Commissions to deputies, organizers and agents			\$101,021 94	101,021 94
Salaries, fees, other compensation and traveling expenses of officers and employees			50,416 05	50,416 05
Insurance department fees			190 00	190 00
Official publication			10,616 43	10,616 43
Legal expenses			1,696 63	1,696 63
Taxes and expenses on real estate			1,545 14	1,545 14
Other expenditures		3 75	11,466 29	11,470 04
Totals	\$581,059 30	\$287,772 89	\$176,952 48	\$1,045,784 67
Balance on hand December 31, 1914	\$20,001 34	\$1,220,456 29	\$90,730 43	\$1,331,188 06

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	87,376	\$76,322,500	8,547	\$6,929,500
Written in 1914	10,972	8,470,750	1,087	760,250
Totals	98,348	\$84,793,250	9,634	\$7,689,750
Deduct terminated, decreased or transferred in 1914	10,096	7,920,000	1,073	794,500
Total certificates in force December 31, 1914	88,252	\$76,873,250	8,561	\$6,895,250
Terminated by death in 1914.	815	803,217	70	65,700
Terminated by lapse in 1914.. . . .	9,281	7,116,783	1,003	728,800
Received in 1914 from members in New York:				
Mortuary				\$56,922 11
Reserve				18,974 04
Expense				14,634 65
Total				\$90,530 80

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	92	\$97,500	11	\$11,000
Incurred in 1914	816	804,717	70	65,700
Totals	908	\$902,217	81	\$76,700
Paid in 1914	838	808,927	72	66,157
Balance	70	\$93,290	9	\$10,543
Saved by compromising or scaling down in 1914. . . . .	.....	20,290	.....	1,543
Claims unpaid December 31, 1914	70	73,000	9	9,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	16	\$7,201	4	\$2,500
Paid in 1914	16	\$7,201	4	\$2,500

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	721	\$52,700	37	\$2,325
Paid in 1914	721	\$52,700	37	\$2,325

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
U S Government 1918 3s.....	\$30,000 00	\$30,000	\$30,300
Astoria Oregon 1931 5s.....	5,230 00	5,000	5,150
Ashley Pa Boro Building 1928 5s.....	5,214 50	5,000	5,150
Ashley Pa Boro Building 1917 5s.....	2,988 75	3,000	3,000
Buhl City Idaho sewer 1931 6s.....	5,151 50	5,000	5,150
Brownwood Texas waterworks 11-15 inc 1952 5s.....	5,037 50	5,000	5,050
Bedford Iowa Funding 1933 5s.....	5,147 50	5,000	5,100
Duluth Minn Water Light Co 1941 4½s.....	5,155 00	5,000	5,200
Duluth Minn Park 1940 4s.....	4,669 30	5,000	4,800
El Paso Texas school 1951 5s.....	5,247 00	5,000	5,150
Exeter Pa school Luzerne Co 1930 5s.....	5,312 50	5,000	5,200
Embarrass Edgar Co Ill road 1922 5s.....	5,157 37	5,000	5,000
Edson School Canada Province Alberta 1930 7s.....	10,818 80	10,000	10,500
Edgewater Bergen Co N J school 1935 5s.....	5,132 50	5,000	5,250
Fairmount W Va water 1935 5s.....	21,000 00	21,000	21,000
Franklin Pa 1919 3½s.....	2,500 00	2,500	2,425
Ft Scott Kansas board of education 1942 4½s.....	4,947 50	5,000	5,000
Grand Junction Mesa Co Cal water 1926 5s.....	4,987 50	5,000	4,950
Glidden Iowa light 1931 5½s.....	5,298 68	5,000	5,300
Grove City Pa school 1938 4½s.....	5,112 50	5,000	5,200
High Point N C 1941 5s.....	5,186 50	5,000	5,100
Houston Texas sewer 1940 4¾s.....	9,899 00	10,000	10,000
Homestead (West) Pa school 1938 4½s.....	5,050 50	5,000	5,000
Johnson City Tenn city improvement 1932 5½s.....	5,229 10	5,000	5,200
Long View Texas street improvement 1951 5s.....	5,050 00	5,000	5,000
Larksville Pa boro funding debt 1931 5½s.....	5,305 50	5,000	5,450
Landen County Tenn road 1942 5s.....	5,143 15	5,000	5,100
County of Mobile Ala road 1934 5s.....	10,319 00	10,000	10,300
Longmont Colo water 1925 4½s.....	4,825 00	5,000	4,850
Lutheridge Canada Alberta Prov 1943 5s.....	4,787 42	5,353	4,818
Lima Ohio school 1938 5s.....	10,513 70	10,000	10,700
Michigan Power Co 1934 5s.....	9,600 00	10,000	8,100
Moville Ia lighting 1932 5½s.....	2,946 41	2,800	2,884
McDowell County W Va school 1943 5s.....	5,180 00	5,000	5,150
Murshall Pa school 1922 4s.....	4,859 50	5,000	4,950
New Albany Ind waterworks 1924 5s.....	15,000 00	15,000	13,500
North Strabane Water Co Cannonsburg 1931 5s.....	10,000 00	10,000	9,300
North Yakima Wash sewer (storm) 1931 4½s.....	4,937 50	5,000	4,700
Ontario Power Co Canada 1943 5s.....	10,000 00	10,000	9,600
Ridgway Pa school 1929 4½s.....	5,249 20	5,000	5,000
Rosebud County Court House Mont 1931 5s.....	5,180 00	5,000	5,100
Sharon Pa Boro sewer debt 1931 3½s.....	19,000 00	19,000	17,670
Sharon Pa Boro sewer debt 1931 3½s.....	17,000 00	17,000	15,810
Sharon Pa Boro funded debt 1915 4s.....	30,000 00	30,000	30,000
Sharon Pa Boro sewer debt 1932 3½s.....	5,000 00	5,000	4,600
Sharon Pa Boro general improv 1937 4s.....	47,000 00	47,000	45,120
Sharon Boro school 1933 4s.....	75,000 00	75,000	72,750
Sharon Boro school 1928 4s.....	60,790 00	61,000	59,170
South Pittsburgh Pa water Co 1955 5s.....	20,000 00	20,000	17,000
Scott County Ky road & bridge funding 1927 5s.....	5,244 50	5,000	5,100
St Ignace Mich public school 1922 5s.....	997 50	1,000	1,020
Tazwell County Va 1929 5s.....	5,158 50	5,000	5,150
Turtle Creek Pa municipal 1936 4½s.....	5,174 50	5,000	5,200
Wagoner Ind Ter Water Co 1925 5s.....	5,000 00	5,000	5,000
Cleveland Painesville & Ash R R 1922 5s.....	9,500 00	10,000	4,900
West Penn R R of Penna 1931 5s.....	15,000 00	15,000	15,000
Youngstown & Sharon St Ry 1931 5s.....	5,000 00	5,000	4,950
Youngstown & Sharon Ry & Lt 1931 5s.....	16,813 51	17,000	16,830
Irrigation Dist Bijon Morgan Co Cal 1919 6s.....	12,000 00	12,000	11,520
Masonic Temple Youngstown O 1st Mtg Gold 1932 5s.....	10,000 00	10,000	9,400
Masonic Assn Sharon Pa 1941 5s.....	15,000 00	15,000	15,000
Northwestern Construction Co Franklin Pa 1st Mtg 1917 6s...	14,250 00	15,000	14,250
Otero Irrigation Drs Otero Co Cal 1921 6s.....	5,000 00	5,000	3,000
Sharon Foundry Co Sharon Pa 1930 6s.....	1,000 00	1,000	1,000
Triple State Natl Gas & Oil 1912 6s.....	11,000 00	11,000	10,890
Union Steel Co 1st Mtg Cal Trust 1952 5s.....	36,000 00	36,000	37,440
Tarentum Pa Boro 1933 4½s.....	5,087 50	5,000	5,150
Syndicate participation ctf evidencing an int in temporarily second security bonds of Wisconsin Ry L & P Co.....	5,000 00	5,000	.....
Stocks:			
37½ Wisconsin Ry Lt & Power Co.....	3,750 00	3,750	.....
30 Wisconsin Ry Lt & Power Co.....	3,000 00	3,000	.....
Totals.....	\$751,135 89	\$748,403	\$716,597

SUPREME COUNCIL OF THE ROYAL ARCANUM

BOSTON, MASS.

[Commenced business June 23, 1877]

FRANK B. WICKERSHAM, President ALFRED T. TURNER, Secretary
 Attorney for service of process in the State of New York, SUPERINTENDENT
 OF INSURANCE, Albany, N. Y.

INCOME

Half cash liens in 1914 (assessments)	\$974,805 66	
All other assessments or premiums	7,625,785 97	
Accumulated interest on liens	198,096 28	
Dues and per capita tax	199,306 10	
Interest half cash payments	5,681 13	
Other payments by members	3,033 70	
Total	\$9,006,708 84	
Deduct payments returned to applicants and members	7 50	
Net amount received from members	\$9,006,701 34	
Interest on:		
Bonds	\$226,790 29	
Other sources	18,076 24	
		244,866 53
Rents		5,922 59
Sale of lodge supplies		2,171 32
Official publication		1,077 25
Miscellaneous		707 30
Paid in 1913, returned in 1914		3,400 00
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		1,500 00
Total Income	\$9,266,346 33	
Ledger Assets December 31, 1913	11,492,696 38	
Total	\$20,759,042 71	

DISBURSEMENTS

Death claims, actual cash payment	\$8,315,028 01	
Recovered account liens on certificates:		
Principal	394,092 59	
Interest	56,892 71	
Total benefits paid	\$8,766,013 31	
Salaries of deputies and organizers	34,846 01	
Salaries and other compensation of officers and trustees	30,614 92	
Salaries and other compensation of committees	4,300 00	
Salaries of office employees	58,482 02	
Medical examiners' fees and salaries	4,511 00	
Traveling and other expenses of officers, trustees and com- mittees	8,657 64	
Insurance department fees	741 00	
Rent	7,041 59	

Advertising, printing and stationery.....	\$18,024 05
Postage, express, telegraph and telephone.....	6,185 03
Lodge supplies	1,463 70
Official publication	23,979 81
Expense of supreme lodge meeting.....	21,925 59
Legal expenses	7,033 21
Furniture and fixtures.....	920 24
Taxes, repairs and other expenses on real estate.....	5,922 59
Miscellaneous, incl ding fraternal congress, \$1,361.17; printing plant, \$2,898.15; investigation of death claims, \$2,339.90...	10,138 85
Account half cash lapses.....	58,486 35
Account half cash cancellations	468 62
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	4,051 13

Total Disbursements\$9,073,806 66

Balance\$11,685,236 05

LEDGER ASSETS

Book value of real estate.....	\$71,866 55
Certificate loans: Principal, \$4,767,149.86; interest, \$674,-497.59	5,441,647 45
Certificate loans matured by death unpaid: Principal, \$40,-145.06; interest, \$6,366.74.....	46,511 80
Book value of bonds.....	5,552,103 63
Deposited in trust companies and banks <i>on interest</i>	568,106 62
Deposit with provincial treasurer of Quebec.....	5,000 00

Total\$11,685,236 05

NON-LEDGER ASSETS

Interest accrued:	
Bonds	\$75,218 75
Other assets	1,375 20
Total	76,593 95
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	630,323 40
Supreme council dues.....	97,183 15
Due from councils, \$150.44; printing plant, \$8,701.30; printing material, \$1,253.29; supplies, \$1,798.99; furniture, \$5,930.84.	17,834 86

Gross Assets.....\$12,507,171 41

DEDUCT ASSETS NOT ADMITTED

Book value of real estate over market value...	\$6,866 55
Book value of bonds over market value.....	539,331 63
Liens under half cash plan.....	5,441,647 45
Due from councils, printing plant, printing material, supplies, furniture.....	17,834 86

Total6,005,680 49

Total Admitted Assets\$6,501,490 92

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$70,595 75
Resisted	26,500 00
Reported, not yet adjusted.....	695,200 00

Total\$792,295 75

Due councils	\$202 83
Accounts payable	3,390 62
Federal income tax withheld.....	70 00
Total Liabilities	\$795,959 20

EXHIBIT OF FUNDS				
	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$5,303,633 28	\$6,022,397 23	\$166,665 87	\$11,492,696 38
<i>Income:</i>				
Half cash liens in 1914.....	974,805 66			974,805 66
Accumulated interest on liens.....	198,096 28			198,096 28
Other assessments.....	7,625,785 97			7,625,785 97
Dues and per capita tax.....			199,298 60	199,298 60
Other payments by members.....	5,681 13			5,681 13
Interest and dividends.....	13,658 44	227,010 23	4,197 86	244,866 53
Other income.....	3,400 00	1,500 00	12,912 16	17,812 16
Totals.....	\$14,125,060 76	\$6,250,907 46	\$383,074 49	\$20,759,042 71
<i>Disbursements:</i>				
Death claims.....	\$8,766,013 31			\$8,766,013 31
Salaries, fees, other compensation and traveling expenses of officers and employees..			\$141,411 59	141,411 59
Insurance department fees.....			741 00	741 00
Rent.....			7,041 59	7,041 59
Official publication.....			23,979 81	23,979 81
Supreme lodge meeting.....			21,925 59	21,925 59
Legal expenses.....			7,033 21	7,033 21
Taxes and expenses on real estate.....			920 24	920 24
Other expenditures.....	\$58,954 97	\$3,458 63	42,326 72	104,740 32
Totals.....	\$8,824,968 28	\$3,458 63	\$245,379 75	\$9,073,806 66
Balance before transfers.....	\$5,300,092 48	\$6,247,448 83	\$137,694 74	\$11,685,236 05
Increase by transfers.....	629,653 37			629,653 37
Balance.....	\$5,929,745 85	\$6,247,448 83	\$137,694 74	\$12,314,889 42
Decrease by transfers.....		629,653 37		629,653 37
Balance on hand December 31, 1914.....	\$5,929,745 85	\$5,617,795 46	\$137,694 74	\$11,685,236 05

EXHIBIT OF CERTIFICATES				
	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	248,575	\$477,831,500	65,001	\$121,806,500
Written in 1914.....	11,600	13,190,000	2,620	2,950,000
Revived in 1914.....	417	660,000	70	102,500
Received by transfer in 1914.....			472	709,000
Increased in 1914.....		950,500		211,500
Totals	260,592	\$492,632,000	68,163	\$125,779,500
Deduct terminated, decreased or transferred in 1914.....	14,606	25,219,000	3,999	6,854,000
Total certificates in force December 31, 1914....	245,986	\$467,413,000	64,164	\$118,925,500
Terminated by death in 1914.....	3,798	8,775,500	983	2,202,500
Terminated by lapse in 1914.....	10,808	14,795,000	2,451	3,335,000
Transferred in 1914.....			565	887,500
Terminated by reduction in 1914		1,648,500		429,000

Received in 1914 from members in New York:

Mortuary	\$2,067,066 63
Expense	53,709 72
Total	<u>\$2,120,776 35</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	335	\$786,820	75	\$170,033
Incurred in 1914.....	3,798	8,770,513	983	2,198,341
Revived claims	41½	8,400	.....	.....
Totals	4,137½	\$9,565,733	1,058	\$2,368,374
Paid in 1914.....	3,794½	8,766,014	973	2,180,799
Balance	343	\$799,719	85	\$187,575
Saved by compromising or scaling down in 1914.....	.....	14,923	.....	725
Rejected in 1914.....	8	14,000	2	5,000
Claims unpaid December 31, 1914	335	\$770,796	83	\$181,850

EXHIBIT OF CLASS E

(Contingent claims presented by beneficiaries through attorneys and others on account of persons whose membership had otherwise terminated.)

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	9	\$23,000	5	\$13,000
Incurred in 1914.....	6	14,500	3	7,500
Totals	15	\$37,500	8	\$20,500
Transferred to recognized claims	5	13,000	1	3,000
Balance	10	\$24,500	7	\$17,500
Rejected in 1914.....	1	3,000	1	3,000
Claims unpaid December 31, 1914	9	21,500	6	14,500

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit	Liabilities in such country
Quebec, Canada.....	<u>\$5,000</u>	<u>\$6,000</u>

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Allegheny Pa 1922 4s.....	\$101,350 00	\$14,500	\$95,040
Allegheny Pa 1923 4s.....		14,500	
Allegheny Pa 1924 4s.....		14,500	
Allegheny Pa 1925 4s.....		14,500	
Allegheny Pa 1926 4s.....		12,000	
Allegheny Pa 1927 4s.....		7,000	
Allegheny Pa 1928 4s.....		7,000	
Allegheny Pa 1929 4s.....		4,000	
Allegheny Pa 1930 4s.....		4,000	
Allegheny Pa 1931 4s.....		4,000	
Allegheny Pa 1931 4s.....		4,000	3,920
Boston Mass 1932 3½s.....	74,025 00	70,000	65,100
Boston Mass 1933 3½s.....	30,562 50	30,000	27,900
Boston Mass 1921 4s.....	102,000 00	100,000	99,000
Boston Mass highway con 1928 3½s.....	21,450 00	20,000	18,800
Cambridge Mass 1931 3½s.....	21,350 00	20,000	18,600
Cambridge Mass 1941 3½s.....	54,395 00	50,000	45,500
Cambridge Mass 1933 3½s.....	30,787 50	30,000	27,900
Chicago Ill judgment funding 1915 4s.....	4,987 50	5,000	5,000
Chicago Ill general corporate 1915 4½s.....	20,949 50	6,000	6,000
Chicago Ill judgment funding 1921 4½s.....		1,000	3,060
Chicago Ill judgment funding 1922 4½s.....		2,000	
Chicago Ill judgment funding 1923 4½s.....		2,000	9,270
Chicago Ill judgment funding 1924 4½s.....		2,000	
Chicago Ill judgment funding 1925 4½s.....		2,000	
Chicago Ill judgment funding 1926 4½s.....		3,000	
Chicago Ill judgment funding 1927 4½s.....		2,000	2,080
Chicago Ill general corporate 1920 4½s.....		22,000	22,440
Chicago Ill general corporate 1922 4½s.....	26,149 25	3,000	3,060
Chicago Ill judgment funding 1915 4½s.....	15,463 74	1,000	9,000
Chicago Ill judgment funding 1916 4½s.....		8,000	
Chicago Ill judgment funding 1917 4½s.....		6,000	6,060
Chicago Ill Columbian Exp 1921 4s.....	14,149 80	14,000	13,860
Chicago Ill drainage 1916 4s.....	24,360 00	20,000	20,000
Chicago Ill drainage 1919 4s.....		3,000	2,970
Everett Mass sewer 1931 4s.....	38,132 50	22,000	21,780
Everett Mass surface drainage 1933 4s.....		13,000	12,740
Grand Rapids Mich flood protection 1932 4½s.....	26,406 25	25,000	25,000
Joplin Mo 1928 5s.....	19,130 85	18,500	18,500
Kennebec Me water district 1915 3½s.....	45,250 00	50,000	50,000
Kennebec Me water district 1920 3½s.....	90,342 50	75,000	71,250
Kennebec Me water district 1925 3½s.....		25,000	22,750
Massachusetts 1941 3s.....	1,018,750 00	1,000,000	840,000
Minneapolis Minn 1927 4s.....	41,652 00	36,000	35,640
Racine Wis 1917 4s.....	10,000 00	3,000	2,970
Racine Wis 1918 4s.....		3,000	2,970
Racine Wis 1919 4s.....		4,000	3,960
Rockford Ill 1927 4s.....	38,562 38	39,100	37,927
Rockford Ill 1926 4s.....	60,300 00	60,000	58,200
Rockville Conn 1935 4s.....	4,993 75	5,000	4,850
St Joseph Mo 1928 4s.....	104,775 00	105,000	99,750
St Louis Mo 1922 3½s.....	99,056 25	100,000	95,000
Schenectady N Y 1923 4s.....	53,185 00	50,000	49,500
Schenectady N Y 1927 4½s.....	160,050 00	150,000	154,500
Springfield Mass 1921 3½s.....	85,700 00	80,000	77,600
Syracuse N Y 1915 4½s.....	15,273 50	5,000	5,000
Syracuse N Y 1916 4½s.....		5,000	10,100
Syracuse N Y 1917 4½s.....		5,000	
Syracuse N Y 1915 4½s.....		2,500	2,500
Syracuse N Y 1916 4½s.....		2,500	15,150
Syracuse N Y 1917 4½s.....		2,500	
Syracuse N Y 1918 4½s.....		5,000	
Syracuse N Y 1918 4½s.....		5,000	
Syracuse N Y 1919 4½s.....		5,000	5,100
Syracuse N Y local imp 1915 4½s.....		5,000	8,000
Syracuse N Y local imp 1916 4½s.....	8,069 65	8,000	22,220
Syracuse N Y local imp 1917 4½s.....	8,082 24	8,000	
Syracuse N Y local imp 1917 4½s.....	6,070 73	6,000	
Syracuse N Y local imp 1918 4½s.....	8,105 89	8,000	
Syracuse N Y local imp 1919 4½s.....	7,102 34	7,000	15,300
Syracuse N Y local imp 1920 4½s.....	8,127 60	8,000	
Waterbury Conn sewerage 1939 4s.....	50,875 00	50,000	49,000
Worcester Mass 1932 3½s.....	105,375 00	100,000	94,000
Bangor & Aroostook R R Piscataquis Div 1943 5s.....	29,437 50	25,000	24,500
Boston & Albany R R 1934 4s.....	50,750 00	50,000	94,000
Boston & Albany R R 1933 4s.....	50,687 50	50,000	

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Boston Revere Beach & Lynn R R 1927 4½s.....	\$63,905 00	\$60,000	\$57,600
Boston & Maine R R 1926 4s.....	30,000 00	30,000	23,100
Boston & Maine R R 1929 4½s.....	105,500 00	100,000	77,000
Boston & Maine R R 1944 4½s.....	26,125 00	25,000	17,250
Chicago Bur & Quincy R R gen mtg 1958 4s.....	217,000 00	217,000	203,980
Chicago Bur & Quincy R R Ill Div 1949 4s.....	102,500 00	100,000	285,000
Chicago Bur & Quincy R R Ill Div 1949 4s.....	201,469 16	200,000	
Chicago Bur & Quincy R R Ill Div 1949 3½s.....	81,675 00	90,000	76,500
Chicago Mil & St Paul R R C & P W Div 1921 5s.....	109,000 00	100,000	104,000
Chicago Mil & St Paul R R D & Gt So Ry Div 1916 5s....	15,731 25	15,000	15,150
Chicago & Northwestern R R sinking fund 1929 6s.....	77,147 50	66,000	71,940
Chicago & Northwestern R R sinking fund 1929 5s.....	32,295 00	29,000	30,450
Chicago & Northwestern R R consol sinking fund 1915 7s...	128,525 00	107,000	107,000
Chicago & Northwestern R R extension 1926 4s.....	207,835 00	211,000	202,560
Chicago & Northwestern R R N W Union 1917 7s.....	35,754 00	29,500	31,565
Chicago & Northwestern R R Minn & Iowa Div 1924 3½s..	1,885 00	2,000	1,840
Chicago & N W R R Ia & Minn & N W Div 1935 3½s.....	92,578 75	103,000	91,670
Chicago R I & P R R gen mtg 1988 4s.....	49,968 75	50,000	44,500
Chicago R I & P R R 1917 6s.....	11,429 00	10,000	10,400
The Delaware & Hudson Co 1st and ref mtg 1943 4s.....	64,568 75	65,000	63,700
Fitchburg R R 1925 4s.....	59,525 00	60,000	55,200
Illinois Central R R purchased lines 1952 3½s.....	123,085 00	136,000	111,520
Illinois Central R R Louisville Div & Terminal 1953 3½s..	86,062 50	95,000	77,900
Illinois Central R R Litchfield Div 1951 3s.....	39,925 00	50,000	36,000
Illinois Central Omaha Div 1951 3s.....	47,074 13	60,000	43,800
Illinois Central R R Western Lines 1951 4s.....	5,000 00	5,000	4,550
Illinois Central R R refunding 1955 4s.....	43,952 50	44,000	40,480
Illinois Central R R St L Div & Terminal 1951 3½s.....	27,175 00	30,000	24,600
N Y N H & H R R Harlem R & Port Chester 1954 4s.....	132,010 00	130,000	117,000
N Y N H & H R R deb 1956 4s.....	50,625 00	50,000	81,400
N Y N H & H R R deb 1955 4s.....	60,418 75	60,000	
Northern Maine Seaport Railroad 1935 5s.....	150,512 50	140,000	126,000
Peoria & Northwestern R R 1926 3½s.....	59,631 85	64,000	58,240
Portland & Ogdensburg R R 1928 4½s.....	131,610 00	125,000	122,500
Princeton & Northwestern R R 1926 3½s.....	21,457 85	23,000	21,160
Providence Terminal 1956 4s.....	35,000 00	35,000	29,400
Sullivan County R R 1924 4s.....	15,056 25	15,000	13,500
Totals.....	\$5,552,103 63	\$5,474,600	\$5,012,772

ROYAL NEIGHBORS OF AMERICA

ROCK ISLAND, ILL.

[Commenced business March 21, 1895]

MYRA B. ENRIGHT, President

HADA M. CARLSON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$22,030 00	
Assessments or premiums	1,771,620 93	
Dues and per capita tax	301,304 90	
Certificates and card fees	4,399 25	
Total	\$2,099,355 08	
Deduct payments returned to applicants and members	1,044 25	
Net amount received from members	\$2,098,310 83	
Interest on:		
Bonds	\$50,149 53	
Other sources	19,624 10	
		69,773 63
Rents		675 00
Sale of lodge supplies		21,259 40
Official publication		110 80
Surety bond premiums		6,687 18
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		3 75
Total Income	\$2,196,320 59	
Ledger Assets December 31, 1913	1,789,649 63	
Total	\$3,986,470 22	

DISBURSEMENTS

Death claims	\$1,483,765 17
Commissions and fees to deputies or organizers	67,810 46
Salaries of managers or agents	1,575 00
Salaries of officers and trustees	22,006 91
Salaries and other compensation of committees	2,142 00
Salaries of office employees	44,192 84
Medical examiners' fees and salaries	114 00
Traveling and other expenses of officers, trustees and com- mittees	11,618 16
Insurance department fees	886 50
Rent	2,869 00
Advertising, printing and stationery	8,705 27
Postage, express, telegraph and telephone	11,833 91
Lodge supplies	16,387 11
Official publication	33,484 24
Expense of supreme lodge meeting	56,924 98
Legal expenses	8,379 43
Furniture and fixtures	2,849 77
Taxes, repairs and other expenses on real estate	1,625 02

Miscellaneous	\$2,370 14
Surety losses	1,219 88
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Bonds	8,826 15
Total Disbursements	\$1,789,585 94
Balance	\$2,196,884 28

LEDGER ASSETS

Book value of real estate	\$13,500 00
Book value of bonds	1,175,516 68
Deposited in trust companies and banks <i>on interest</i>	1,007,867 60
Total	\$2,196,884 28

NON-LEDGER ASSETS

Interest accrued on bonds	18,859 09
Market value of bonds over book value	3,087 82
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	151,603 50
Total Assets	\$2,370,434 69

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$12,291 67
Resisted	34,000 00
Reported, not yet adjusted	207,750 00
Total	\$254,041 67
Salaries and miscellaneous accounts	19,900 00
Taxes due or accrued	500 00
Total Liabilities	\$274,441 67

EXHIBIT OF FUNDS

	Mortuary	Safety fund	Relief fund	Expense	Total
Balance on hand December 31, 1913	\$1,319,837 10	\$20,544 09	\$4,347 79	\$444,920 65	\$1,789,649 63
<i>Income:</i>					
Membership fees				22,030 00	22,030 00
Assessments	1,771,620 93				1,771,620 93
Dues and per capita tax				300,260 65	300,260 65
Other payments by members				4,399 25	4,399 25
Interest and dividends	53,675 19	403 90	86 55	15,607 99	69,773 63
Other income		6,687 18		22,048 95	28,735 13
Totals	\$3,145,133 22	\$27,635 17	\$4,434 34	\$809,267 49	\$3,986,470 22
<i>Disbursements:</i>					
Death claims	\$1,483,765 17				\$1,483,765 17
Commissions to deputies, organ- izers and agents				\$67,810 46	67,810 46
Salaries, fees, other compensation and traveling expenses of officers and employees				81,648 91	81,648 91
Insurance department fees				886 50	886 50
Rent				2,869 00	2,869 00
Official publication				33,484 24	33,484 24
Supreme lodge meeting				56,924 98	56,924 98
Legal expenses				8,379 43	8,379 43
Taxes and expenses on real estate				1,625 02	1,625 02
Other expenditures	8,826 15	\$1,219 88	\$92 75	42,053 45	52,192 23
Totals	\$1,492,591 32	\$1,219 88	\$92 75	\$295,681 99	\$1,789,585 94
Balance on hand December 31, 1914	\$1,652,541 90	\$26,415 29	\$4,341 59	\$513,585 50	\$2,196,884 28

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	245, 170	\$256, 652, 500	4, 178	\$3, 587, 500
Written in 1914	21, 683	20, 582, 250	675	545, 250
Revived in 1914	12, 981	13, 532, 500	396	347, 750
Received by transfer in 1914. . . . .	.....	.....	6	6, 500
Increased in 1914.....	.....	333, 250	.....	10, 500
Totals	279, 834	\$291, 100, 500	5, 255	\$4, 497, 500
Deduct terminated, decreased or transferred in 1914	21, 125	21, 864, 750	662	563, 500
Total certificates in force December 31, 1914.....	258, 709	\$269, 235, 750	4, 593	\$3, 934, 000
Terminated by death in 1914.	1, 480	1, 532, 500	36	30, 500
Terminated by lapse in 1914.	19, 645	20, 072, 750	619	520, 750
Transferred in 1914 . . . . .	.....	.....	7	5, 500
Decreased in 1914 . . . . .	.....	259, 500	.....	6, 750
Received in 1914 from members in New York:				
Mortuary				\$26, 024 10
Expense				5, 981 16
Total				\$32, 005 26

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	188	\$191, 900	6	\$4, 750
Incurred in 1914	1, 480	1, 532, 500	36	30, 500
Totals	1, 668	\$1, 724, 400	42	\$35, 250
Paid in 1914	1, 442	1, 483, 765	36	29, 375
Balance	226	\$240, 635	6	\$5, 875
Saved by compromising or scaling down in 1914 ....	.....	12, 593	.....	875
Rejected in 1914.....	6	6, 000	.....	.....
Claims unpaid December 31, 1914	220	222, 042	6	5, 000
Reported in 1915.....	30	32, 000	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Ashland Wis refunding 1926-31 4½s.....	\$23, 953 50	\$25, 000	\$25, 000
Ada Minn school 1919 5s.....	7, 084 00	7, 000	7, 070
Blue Earth Co Minn drainage 1918 5s.....	28, 330 00	7, 000	7, 140
" " " 1919 5s.....		8, 000	8, 160
" " " 1920 5s.....		8, 000	8, 160
" " " 1921 5s.....		5, 000	5, 150
Baldwin Kan sewer 1920 6s.....	9, 360 00	9, 000	9, 450
Clarinda Iowa school 1922 4½s.....	25, 192 50	25, 000	25, 000
Coon Rapids Iowa school 1924 5s.....	28, 750 50	28, 000	28, 000
Cuba Fulton Co Ill school 1918 6s.....	16, 945 82	650	669
" " " 1919 6s.....		2, 000	2, 080
" " " 1920 6s.....		2, 000	2, 100
" " " 1921 6s.....		2, 000	2, 100
" " " 1922 6s.....		2, 000	2, 120

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Cuba Fulton Co Ill school 1924 6s.....		\$1,000	\$1,070
" " " 1925 6s.....		2,000	2,160
" " " 1926 6s.....		2,000	2,180
" " " 1927 6s.....		2,000	2,180
Carthage Ill school 1916 5s.....		2,000	2,020
" " " 1917 5s.....		2,000	2,020
" " " 1918 5s.....		2,000	2,020
" " " 1919 5s.....		2,000	2,040
" " " 1920 5s.....		2,000	2,040
" " " 1921 5s.....		2,000	2,040
" " " 1922 5s.....	\$25,607 50	2,000	2,040
" " " 1923 5s.....		2,000	2,060
" " " 1924 5s.....		2,000	2,060
" " " 1925 5s.....		2,000	2,060
" " " 1926 5s.....		2,000	2,060
" " " 1927 5s.....		2,000	2,080
" " " 1928 5s.....		1,000	1,040
East St Louis Ill park dist 1920-30 4½s.....	20,000 00	20,000	20,000
El Paso County Texas ct house 1951 5s.....	20,000 00	20,000	20,200
Estherville Iowa school 1923 5s.....	11,151 25	11,000	11,110
Fort Scott Kans school 1942 4½s.....	30,000 00	30,000	30,000
Fairmont W Va school 1942 5s.....	26,000 00	25,000	26,000
Faribault Co Minn drainage 1926 5s.....		6,000	6,120
" " " 1927 5s.....		6,000	6,120
" " " 1928 5s.....	25,630 00	6,000	6,120
" " " 1929 5s.....		4,000	4,120
" " " 1930 5s.....		3,000	3,090
Freeport Ill school 1926-27 4½s.....	14,704 50	15,000	15,150
Georgetown Texas water 1950 5s.....	20,200 00	20,000	20,200
Houston Heights Texas street 1952 5s.....	34,000 00	34,000	34,680
Hamilton Co Tenn school 1941 4½s.....	25,125 00	25,000	24,750
Hastings Neb school 1932 4½s.....	38,800 00	40,000	38,800
Henry Co Ill school 1916 5s.....		3,000	3,030
" " " 1917 5s.....		3,000	3,030
" " " 1918 5s.....		3,000	3,060
" " " 1919 5s.....	24,303 00	3,000	3,060
" " " 1920 5s.....		3,000	3,060
" " " 1921 5s.....		3,000	3,090
" " " 1922 5s.....		3,000	3,090
" " " 1923 5s.....		3,000	3,090
Hot Springs Ark school 1930-32 5s.....	35,851 08	35,000	35,350
Haywood Co Tenn ref 1932 5s.....		2,500	2,575
" " " 1933 5s.....	25,786 90	9,000	9,270
" " " 1934 5s.....		13,500	13,905
Inglewood Cal school 1931 5½s.....		5,000	5,350
" " " 1932 5½s.....		5,000	5,350
" " " 1938 5½s.....		5,000	5,450
" " " 1939 5½s.....	38,475 00	5,000	5,450
" " " 1940 5½s.....		5,000	5,450
" " " 1941 5½s.....		5,000	5,450
" " " 1942 5½s.....		5,000	5,450
Iowa State capitol extension warrants 1915 5s.....	54,300 00	54,300	54,300
Jackson Co Tenn road and bridge 1942 5s.....	25,775 00	25,000	26,000
Muskogee Co Okla 1930 5s.....	40,400 00	40,000	41,200
Marshfield Wis waterworks 1930-32 4½s.....	25,000 00	25,000	25,000
McAlester Okla water 1937 5s.....	25,000 00	25,000	25,000
Murray Co Minn drainage 1927-31 5s.....	15,150 00	15,000	15,150
		1,000	1,010
		1,000	1,010
		1,000	1,010
		1,000	1,020
		1,000	1,020
		1,000	1,020
		1,000	1,020
		1,000	1,030
		1,000	1,030
Mt Vernon Ill park 1916-33 5s.....	23,545 10	1,000	1,030
		1,000	1,030
		1,000	1,030
		1,000	1,040
		1,000	1,040
		2,000	2,070
		2,000	2,070
		2,000	2,070
		2,000	2,080
		2,000	2,080
		2,000	2,100
New Providence Iowa school 1915 5s.....		3,000	3,000
" " " 1916 5s.....		3,000	3,030
" " " 1917 5s.....	21,038 75	3,000	3,030
" " " 1918 5s.....		4,000	4,040
" " " 1919 5s.....		4,000	4,080
" " " 1920 5s.....		4,000	4,080

	Book value	Par value	Market value
New Hampton Iowa school 1915 5s.....	\$32,277 56	\$2,000	\$2,000
" " " 1921 5s.....		2,000	2,020
" " " 1922 5s.....		2,000	2,040
" " " 1923 5s.....		26,000	26,520
Omaha Neb school 1928 4½s.....	25,000 00	25,000	25,250
Oklahoma State 1919 4s.....	25,000 00	25,000	24,750
Oklahoma City Okla school 1929 4½s.....	24,500 00	25,000	24,500
Omaha Neb park 1933 5s.....	25,737 50	25,000	26,500
Polk Co Tenn road 1923 5s.....	30,000 00	10,000	10,100
" " " 1928 5s.....		20,000	20,400
Pottawatomie Co Okla funding 1931 5s.....	25,750 00	25,000	25,750
Port of Seattle Wash. 1925 4½s.....	23,538 60	2,000	1,940
" " " 1928 4½s.....		5,000	4,800
" " " 1929 4½s.....		2,000	1,920
" " " 1930 4½s.....		2,000	1,920
" " " 1931 4½s.....		7,000	6,720
" " " 1932 4½s.....		7,000	6,720
St Louis Co Minn court house 1918 4½s.....	25,000 00	25,000	25,250
Sacramento Co Cal ct house & bridge 1935-37.....	25,000 00	25,000	25,000
Superior Wis school 1929 4s.....	19,234 00	20,000	19,000
Shawano Co Wis insane asylum 1922 4s.....	54,979 62	2,000	1,940
" " " 1923 4s.....		2,000	1,940
" " " 1924 4s.....		2,000	1,940
" " " 1925 4s.....		2,000	1,920
" " " 1926 4s.....		2,000	1,920
" " " 1927 4s.....		2,000	1,920
" " " 1928 4s.....		2,000	1,920
" " " 1929 4s.....		2,000	1,920
" " " 1930 5s.....		4,500	4,275
" " " 1931 4s.....		36,000	34,200
Sherman Texas street imp 1943 5s.....	25,000 00	2,500	25,500
" " " 1944 5s.....		2,500	
" " " 1945 5s.....		2,500	
" " " 1946 5s.....		2,500	
" " " 1947 5s.....		2,500	
" " " 1948 5s.....		2,500	
" " " 1949 5s.....		2,500	
" " " 1950 5s.....		2,500	
" " " 1951 5s.....		2,500	
" " " 1952 5s.....		2,500	
Wichita Kans rfdg 1918-20 5s.....	4,040 00	4,000	4,080
Wood Co Tex road & bridge 1952 5s.....	25,000 00	25,000	25,000
Totals.....	\$1,175,516 68	\$1,167,450	\$1,178,604

SERB FEDERATION "SLOGA" *

No. 443 WEST 22nd STREET, NEW YORK

[Commenced business October 1, 1911]

MICHAEL I. PUPIN, President

PAVLE H. PAVLOVITCH, Secretary

Attorney for service of process in the State of New York, J. S. PARKER,
No. 34 Nassau street, New York

INCOME

Membership fees	\$8,870 20	
Assessments or premiums	142,294 39	
Annual fees	8,891 00	
		<hr/>
Net amount received from members.....		\$160,055 59
Interest on:		
Bonds	\$1,264 50	
Other sources	223 32	
		<hr/>
Sale of lodge supplies.....		1,487 82
Reimbursement from First-Second National Bank, Pittsburgh.		498 05
Balance from First-Second National Bank, Pittsburgh.....		4,533 40
Serb Federation "Sloga" unincorporated.....		1,276 49
		<hr/>
Total Income		16 61
		<hr/>
Total Income		\$167,867 96
Ledger Assets December 31, 1913		43,898 26
		<hr/>
Total		\$211,766 22

DISBURSEMENTS

Death claims	\$48,551 17	
Permanent disability claims	11,605 00	
Sick and accident claims	21,765 00	
Settlement	11,775 00	
		<hr/>
Total benefits paid		\$93,696 17
Salaries of officers and trustees.....		1,200 00
Salaries of office employees.....		2,215 00
Traveling and other expenses of officers, trustees and committees		2,600 74
Collection and remittance of assessments and dues.....		76 07
Insurance department fees.....		230 83
Advertising, printing and stationery.....		450 00
Lodge supplies, books and badges.....		677 46
Legal expenses		1,832 18
Furniture and fixtures		186 70
Miscellaneous		1,081 76
Serb American Educational Benevolent Alliance.....		10,162 48
Moral obligation authorized by convention.....		11,657 76
		<hr/>
Total Disbursements		\$126,067 15
		<hr/>
Balance		\$85,699 07

* Figures appearing in this abstract are those of an examination of the society made by the department as of December 31, 1914.

LEDGER ASSETS

Book value of bonds.....	\$51,130 45
Deposited in banks not on interest.....	34,568 62
Total	\$85,699 07

NON-LEDGER ASSETS

Interest accrued on bonds.....	352 50
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	6,699 59
Gross Assets	\$92,751 16

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	595 45
Total Admitted Assets	\$92,155 71

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$38,896 65
Adjusted, not yet due.....	8,800 00
Reported, not yet adjusted.....	3,630 00
Due minors	1,276 49
Total	\$52,603 14
Foundation funds donated to Servian Red Cross from special fund	4,040 00
Miscellaneous unpaid bills	1,637 18
Total Liabilities	\$58,280 32

EXHIBIT OF FUNDS

	Mortuary beneficiary	Reserve	Convention	Educational and benevolent
Balance on hand December 31, 1913.....	\$1,647 01	\$37,500 70	—\$193 80	—\$6 50
<i>Income:</i>				
Membership fees.....				7,117 20
Assessments.....	122,483 49	10,665 10	5,365 60	
Interest and dividends.....		1,487 82		
Other income.....		4,550 01		28 05
Totals.....	\$124,130 50	\$54,203 63	\$5,171 80	\$7,138 75
<i>Disbursements:</i>				
Death claims.....	\$48,551 17			
Disability claims.....	11,605 00			
Sick and accident claims.....	21,765 00			
Other benefits.....	11,775 00			
Other expenditures.....	1,122 25			\$7,402 10
Totals.....	\$94,818 42			\$7,402 10
Balance before transfers.....	\$29,312 08	\$54,203 63	\$5,171 80	—\$263 35
Increase by transfers.....	220 15	20 00	10 00	10 00
Balance.....	\$29,532 23	\$54,223 63	\$5,181 80	—\$253 35
Decrease by transfers.....	250 00			
Balance on hand December 31, 1914.....	\$29,282 23	\$54,223 63	\$5,181 80	—\$253 35

EXHIBIT OF FUNDS—Concluded

	Emergency	All other	Expense	Total
Balance on hand December 31, 1913.....	\$3,523 60	.....	\$1,427 25	\$43,898 26
<i>Income:</i>				
Membership fees.....	1,753 00	.....	.....	8,870 20
Assessments.....	.....	.....	3,780 20	142,294 39
Other payments by members.....	.....	\$8,891 00	.....	8,891 00
Interest and dividends.....	.....	.....	.....	1,487 82
Other income.....	.....	1,276 49	470 00	6,324 55
Totals.....	\$5,276 60	\$10,167 49	\$5,677 45	\$211,766 22
<i>Disbursements:</i>				
Death claims.....	.....	.....	.....	\$48,551 17
Disability claims.....	.....	.....	.....	11,605 00
Sick and accident claims.....	.....	.....	.....	21,765 00
Other benefits.....	.....	.....	.....	11,775 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	\$6,091 81	6,091 81
Insurance department fees.....	.....	.....	230 83	230 83
Legal expenses.....	.....	.....	1,832 18	1,832 18
Other expenditures.....	.....	\$11,657 76	4,034 05	24,216 16
Totals.....	.....	\$11,657 76	\$12,158 87	\$126,067 15
Balance before transfers.....	\$5,276 60	—\$1,490 27	—\$6,511 42	\$35,699 07
Increase by transfers.....	250 09	.....	310 00	820 15
Balance.....	\$5,526 69	—\$1,490 27	—\$6,201 42	\$36,519 22
Decrease by transfers.....	570 15	.....	.....	820 15
Balance on hand December 31, 1914.....	\$4,956 45	—\$1,490 27	—\$6,201 42	\$35,699 07

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	9,366	\$7,492,800	190	\$152,000
Written in 1914.....	2,331	1,864,800	72	57,600
Revived in 1914	341	272,800	9	7,200
Totals	12,038	\$9,630,400	271	\$216,800
Deduct terminated, decreased or transferred in 1914....	3,063	2,450,400	96	76,800
Total certificates in force December 31, 1914....	8,975	\$7,180,000	175	\$140,000
Terminated by death in 1914	83	68,182	3	2,400
Terminated by lapse in 1914	2,980	2,382,218	93	74,400

Received in 1914 from members in New York:

Mortuary	\$1,409 15
Educational	102 60
Reserve	249 35
Disability	305 30
Sick and Accident.....	827 80
Expense	190 00
Convention	141 30

Total	\$3,225 50
-------------	------------

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	22	\$21,081	.....	.....
Incurred in 1914.....	83	68,182	3	\$2,400
Totals	105	\$89,263	3	\$2,400
Paid in 1914	53	48,551	3	2,400
Claims unpaid December 31, 1914	52	\$40,712	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	52	\$11,605	1	\$225
Paid in 1914.....	52	\$11,605	1	\$225

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	24	\$7,285	1	\$50
Incurred in 1914.....	403	36,870	4	120
Totals	427	\$44,155	5	\$170
Paid in 1914.....	383	33,540	5	170
Claims unpaid December 31, 1914	44	\$10,615	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
District of Columbia 1924 3.65s.....	\$19,259 36	\$18,000	\$18,700
Panama Canal 1961 3s.....	16,824 84	16,500	16,665
Panama Canal 1961 3s.....	15,046 25	15,000	15,150
Totals.....	\$51,130 45	\$49,500	\$50,535

UNITED STATES GRAND LODGE OF THE INDEPENDENT ORDER SONS OF BENJAMIN

No. 953 THIRD AVENUE, NEW YORK

[Commenced business December 23, 1877]

JULIUS GUMPERT, Grand Master

LOUIS B. FRANKLIN, Secretary

Attorney for service of process in the State of New York, **ANGELO ELIAS,**
No. 55 William Street, New York

INCOME

Membership fees	\$34,189 08
Interest	233 22
From Metropolitan Life Insurance Company for death claims..	21,034 34
Permit fees and disinterments	107 40
Sale of graves.....	100 00
Commission from Metropolitan Life Insurance Company.....	566 40
Headstone deposits	25 00
Total Income	\$56,255 44
Ledger Assets December 31, 1913	13,120 59
Total	\$69,376 03

DISBURSEMENTS

Death claims	\$23,133 80
Salaries of officers.....	1,916 67
Traveling and other expenses of officers, trustees and commit- tees	31 50
Collection and remittance of assessments and dues.....	5 78
Insurance department fees.....	70 73
Rent	566 64
Printing and stationery.....	94 02
Postage, express, telegraph and telephone.....	180 59
Expense of supreme lodge meeting.....	34 00
Legal expenses	458 34
Miscellaneous	551 43
Headstone deposits returned.....	125 00
Premiums to Metropolitan Life Insurance Company.....	30,818 93
Special deposit case in litigation.....	400 00
Total Disbursements	\$58,387 43
Balance	\$10,988 60

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$5,950 82
Cash in association's office.....	37 78
Special deposit in Canada.....	5,000 00
Total	\$10,988 60

NON-LEDGER ASSETS

Interest on special deposit in Canada.....	\$75 00
Commission due from Metropolitan Life Insurance Company for December, 1914.....	48 99
Gross Assets	\$11,112 59

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	4,500 00
Total Admitted Assets	\$6,612 59

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$500 00
Adjusted, not yet due.....	468 98
Total	\$968 98
Salary due	125 00
Total Liabilities	\$1,093 98

EXHIBIT OF FUNDS

	Mortuary	Reserve	Headstone deposit	Expense	Total
Balance on hand December 31, 1913.....	\$7,164 95	\$5,000 00	\$209 00	\$746 64	\$13,120 59
<i>Income:</i>					
Membership fees.....	30,318 93	.....	.....	3,370 15	34,189 08
Interest and dividends.....	.....	.....	.....	233 22	233 22
Other income.....	21,034 34	.....	25 00	773 80	21,833 14
Totals.....	\$59,018 22	\$5,000 00	\$234 00	\$5,123 81	\$69,376 03
<i>Disbursements:</i>					
Death claims.....	\$23,133 80	.....	.....	.....	\$23,133 80
Salaries, fees, other compensation and travel- ing expenses of officers and employees.....	.....	.....	.....	\$1,953 95	1,953 95
Insurance department fees.....	.....	.....	.....	70 73	70 73
Rent.....	.....	.....	.....	566 64	566 64
Supreme lodge meeting.....	.....	.....	.....	34 00	34 00
Legal expenses.....	.....	.....	.....	458 34	458 34
Other expenditures.....	31,218 93	.....	\$125 00	826 04	32,169 97
Totals.....	\$54,352 73	.....	\$125 00	\$3,909 70	\$58,387 43
Balance before transfers.....	\$4,665 49	\$5,000 00	\$109 00	\$1,214 11	\$10,988 60
Increase by transfers.....	.....	.....	.....	124 35	124 35
Balance.....	\$4,665 49	\$5,000 00	\$109 00	\$1,338 46	\$11,112 95
Decrease by transfers.....	124 35	.....	.....	.....	124 35
Balance on hand December 31, 1914.....	\$4,541 14	\$5,000 00	\$109 00	\$1,338 46	\$10,988 60

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	811	\$398,750	645	\$315,750
Received by transfer in 1914.....	.....	.....	22	11,000
Totals	811	\$398,750	667	\$326,750

EXHIBIT OF CERTIFICATES —Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated, decreased or transferred in 1914....	69	\$34,750	53	\$26,750
Total certificates in force				
December 31, 1914....	742	\$364,000	614	\$300,000
Terminated by death in 1914.	52	25,750	39	19,250
Terminated by lapse in 1914.	17	8,500	14	7,000
Decreased in 1914.....		500		500
Received in 1914 from members in New York:				
Mortuary				\$21,644 93
Expense				2,683 18
Total				\$24,328 11

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	5	\$1,924	3	\$978
Incurred in 1914.....	52	23,606	39	19,250
Totals	57	\$25,530	42	\$20,228
Paid in 1914.....	55	23,133	41	18,524
Balance	2	\$2,397	1	\$1,704
Saved by compromising or scaling down in 1914.....		1,428		1,235
Claims unpaid December 31, 1914	2	969	1	469

SPECIAL DEPOSIT SCHEDULE SHOWING DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY		
Country	Market value of deposit	Liabilities in such country
Canada.....	\$5,000	\$500

THE INDEPENDENT ORDER OF SONS OF NORWAY

MINNEAPOLIS, MINN.

[Commenced business January 16, 1895]

MICHAEL ROSNESS, President

L. STAVNHEIM, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$1,287 40	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	7,424 80	
All other assessments or premiums.....	20,146 87	
Dues and per capita tax.....	8,353 60	
Medical examiners' fees.....	72 75	
Other payments by members.....	1,585 70	
		<hr/>
Net amount received from members.....		\$38,871 12
Interest on:		
Mortgage loans	\$5,978 49	
Bonds	681 70	
Other sources	209 64	
		<hr/>
		6,869 83
Rents		167 00
Sale of lodge supplies.....		459 29
Official publication		2,472 87
Miscellaneous		173 30
Mortgage expense returned.....		220 35
		<hr/>
Total Income		\$49,233 76
Ledger Assets December 31, 1913.....		106,087 36
		<hr/>
Total		\$155,321 12

DISBURSEMENTS

Death claims	\$20,234 35	
Salaries of deputies and organizers.....	5,120 22	
Salaries of officers and trustees.....	1,650 00	
Salaries of office employees.....	480 00	
Medical examiners' fees and salaries.....	481 25	
Traveling and other expenses of officers, trustees and commit- tees	462 56	
Insurance department fees.....	174 00	
Rent	576 00	
Advertising, printing and stationery.....	100 65	
Postage, express, telegraph and telephone.....	319 39	
Lodge supplies	416 65	
Official publication	3,428 30	
Expense of supreme lodge meeting.....	437 21	
Miscellaneous	1,588 48	
Representation to Norway.....	830 00	
		<hr/>
Total Disbursements		\$36,299 06
		<hr/>
Balance		\$119,022 06

LEDGER ASSETS

Mortgage loans	\$90,500 00
Pook value of bonds.....	10,500 00
Deposited in trust companies and banks <i>on interest</i>	16,991 03
Cash in association's office.....	1,031 03
Total	\$119,022 06

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$2,343 10
Bonds	182 50
Total	2,525 60
Market value of bonds over book value.....	600 00
Furniture and fixtures, \$1,270; supplies, \$530.28.....	1,800 28
Gross Assets	\$123,947 94

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies.....	1,800 28
Total Admitted Assets	\$122,147 66

LIABILITIES
None

EXHIBIT OF FUNDS

	Old benefit	Old reserve	Am. experience	Expense	Total
Balance on hand December 31, 1913.....	\$31,563 98	\$19,633 53	\$53,164 42	\$1,725 43	\$106,087 36
<i>Income:</i>					
Membership fees.....				1,287 50	1,287 50
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....			7,424 80		7,424 80
Other assessments.....	5,846 48	1,461 58	12,838 81		20,146 87
Dues and per capita tax.....				8,353 60	8,353 60
Other payments by members.....				1,658 45	1,658 45
Interest and dividends.....	2,250 68	960 00	3,637 94	21 21	6,869 83
Other income.....				3,492 71	3,492 71
Totals.....	\$39,661 14	\$22,055 11	\$77,065 97	\$16,538 90	\$155,321 12
<i>Disbursements:</i>					
Death claims.....	\$10,200 00		\$10,034 35		\$20,234 35
Salaries, fees, other compensation and traveling expenses of officers and employees.....				\$8,194 03	8,194 03
Insurance department fees.....				174 00	174 00
Rent.....				576 00	576 00
Official publication.....				3,428 30	3,428 30
Supreme lodge meeting.....				437 21	437 21
Other expenditures.....	39 60		8 64	3,206 93	3,255 17
Totals.....	\$10,239 60		\$10,042 99	\$16,016 47	\$36,299 06
Balance before transfers.....	\$29,421 54	\$22,055 11	\$67,022 98	\$522 43	\$119,022 06
Increase by transfers.....			19,931 46		19,931 46
Balance.....	\$29,421 54	\$22,055 11	\$86,954 44	\$522 43	\$138,953 52
Decrease by transfers.....		19,931 46			19,931 46
Balance on hand December 31, 1914.....	\$29,421 54	\$2,123 65	\$86,954 44	\$522 43	\$119,022 06

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	5,753	\$2,303,800	78	\$24,900
Written in 1914.....	544	295,400	22	7,800
Totals	6,297	\$2,599,200	100	\$32,700
Deduct terminated, decreased or transferred in 1914....	688	339,500	15	4,900
Total certificates in force December 31, 1914....	5,609	\$2,259,700	85	\$27,800
Terminated by death in 1914.	51	21,100	.....	.....
Terminated by lapse in 1914.	637	318,400	.....	.....
Decreased in 1914.....	.....	44,100	.....	.....

Received in 1914 from members in New York:

Mortuary	\$438 58
Expense	547 71
Total	\$986 29

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	51	\$20,600	.....	.....
Paid in 1914.....	51	20,234	.....	.....
Saved by compromising or scaling down in 1914....	2	366	.....	.....

SCHEDULE OF BONDS OWNED

		Book value	Par value	Market value
Minnesota Lincoln County drainage	1916 6s.....	\$1,000	\$1,000	\$1,010
" " " "	1917 6s.....	1,000	1,000	1,020
Minnesota Sandstone Village	1918 6s.....	1,000	1,000	1,030
" " " "	1921 6s.....	1,000	1,000	1,050
" " " "	1922 6s.....	1,000	1,000	1,060
" " " "	1923 6s.....	1,000	1,000	1,070
" " " "	1924 6s.....	1,000	1,000	1,070
" " " "	1925 6s.....	1,000	1,000	1,080
" " " "	1926 6s.....	1,000	1,000	1,090
" " " "	1927 6s.....	1,000	1,000	1,090
Colorado Town of Lamar local imp	1926 6s.....	500	500	530
Totals.....		\$10,500	\$10,500	\$11,100

TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA

ST. LOUIS, MO.

[Commenced business]

V. J. SCHOENECKER, Jr., President T. S. LOGAN, Secretary
Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME		
Membership fees	\$15,246 00	
Dues or premiums	385,392 02	
State proportion	133,316 36	
Total	\$533,954 38	
Deduct payments returned to applicants and members	4,476 29	
Net amount received from members.....		\$529,478 09
Interest on:		
Certificate	\$1,896 64	
Bonds	7,034 75	
Other sources	2,254 23	
		11,185 62
Rent		1,093 80
Sale of lodge supplies.....		91 50
Miscellaneous		561 40
Total Income		\$542,410 41
Ledger Assets December 31, 1913.....		245,568 27
Total		\$787,978 68

DISBURSEMENTS		
Death claims	\$155,220 31	
Permanent disability claims	5,800 00	
Accident claims	201,193 39	
Total benefits paid		\$362,213 70
Salaries of officers		4,934 93
Salaries and other compensation of committees		7,917 06
Salaries of office employees.....		9,471 89
Medical examiners' fees and salaries.....		2,818 69
Traveling and other expenses of officers and committees.....		1,008 04
Collection and remittance of dues.....		303 23
Insurance department fees		725 15
Rent		3,422 30
Advertising, printing and stationery.....		4,116 54
Postage, express, telegraph and telephone.....		5,670 43
Lodge supplies		1,075 33
Official publication		12,016 74
Expense of supreme lodge meeting.....		3,197 66
Legal expenses		4,204 00
Furniture and fixtures		609 96
Taxes and repairs		55 08

Miscellaneous	\$2,719 09
Investigation	3,504 04
State proportion	133,206 48
Organization	5,804 77
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	653 96

Total Disbursements \$569,649 07

Balance \$218,329 61

LEDGER ASSETS

Book value of bonds	\$147,099 35
Deposited in trust companies and banks on interest and certificates of deposit	68,770 92
Furniture and fixtures	2,459 34

Total \$218,329 61

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$3,005 99
Certificates of deposit.....	370 64
Total	3,376 63
Market value of bonds over book value.....	480 65
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	119,888 00

Gross Assets \$342,074 89

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures.....	\$2,459 34
January semi-annual dues actually collected..	119,888 00
Total	122,347 34

Total Admitted Assets \$219,727 55

LIABILITIES

Policy or certificate claims:	
Resisted	\$70,000 00
Reported, not yet adjusted.....	15,479 10
Total	\$85,479 10
Bills payable	714 80
Liability covering old outstanding checks carried into income.	392 85
Liability for State proportion.....	109 88

Total Liabilities \$86,696 63

EXHIBIT OF FUNDS

	Benefit or mortality	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$68,170 36	\$147,811 05	\$29,586 86	\$245,568 27
<i>Income:</i>				
Membership fees.....	15,246 00			15,246 00
Assessments.....	288,000 17		92,915 56	380,915 73
Other payments by members.....			133,316 36	133,316 36
Interest and dividends.....	3,071 45	7,362 11	752 06	11,185 62
Other income.....	392 85		1,353 85	1,746 70
Totals	\$374,880 83	\$155,173 16	\$257,924 69	\$787,978 68

EXHIBIT OF FUNDS—Concluded

<i>Disbursements:</i>	Benefit or mortuary	Reserve	Expense	Total
Death claims.....	\$155,220 31	.....	.....	\$155,220 31
Disability claims.....	5,800 00	.....	.....	5,800 00
Sick and accident claims.....	201,193 39	.....	.....	201,193 39
Salaries, fees, other compensation and traveling ex- penses of officers and employees.....	.....	.....	\$32,258 61	32,258 61
Insurance department fees.....	.....	.....	725 15	725 15
Rent.....	.....	.....	3,422 30	3,422 30
Official publication.....	.....	.....	12,016 74	12,016 74
Supreme lodge meeting.....	.....	.....	3,197 66	3,197 66
Legal expenses.....	.....	.....	4,204 00	4,204 00
Taxes and expenses on real estate.....	.....	.....	55 08	55 08
Other expenditures.....	.....	\$653 96	150,901 87	151,555 83
Totals.....	\$362,213 70	\$653 96	\$206,781 41	\$569,649 07
Balance before transfers.....	\$12,667 13	\$154,519 20	\$51,143 28	\$218,329 61
Increase by transfers.....	25,000 00	72 60	.....	25,072 60
Balance.....	\$37,667 13	\$154,591 80	\$51,143 28	\$243,402 21
Decrease by transfers.....	.....	.....	25,072 60	25,072 60
Balance on hand December 31, 1914.....	\$37,667 13	\$154,591 80	\$26,070 68	\$218,329 61

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	46,645	\$233,225,000	720	\$3,600,000
Written in 1914.....	7,623	38,115,000	93	465,000
Received by transfer in 1914.....	.....	.....	9	45,000
Totals	54,268	\$271,340,000	822	\$4,110,000
Deduct terminated, decreased or transferred in 1914....	5,370	26,850,000	54	270,000
Total certificates in force December 31, 1914....	48,898	\$244,490,000	768	\$3,840,000
Terminated by death in 1914.....	409	2,045,000	4	20,000
Terminated by lapse in 1914.....	4,662	23,310,000	47	235,000
Transferred in 1914.....	.....	.....	2	10,000
Terminated by cancellation in 1914	299	1,495,000	1	5,000

Received in 1914 from members in New York:	
Mortuary	\$4,717 58
State proportion	2,177 03
Expense	1,493 74
Total	\$8,388 35

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	8	\$40,000	.....	.....
Incurred in 1914.....	44	232,220	1	\$5,000
Totals	52	\$272,220	1	\$5,000

EXHIBIT OF DEATH CLAIMS—Concluded

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Paid in 1914.....	38	\$155,220	1	\$3,000
Balance	14	\$117,000	.....	\$2,000
Saved by compromising or scaling down in 1914.....	.....	47,000	.....	2,000
Claims unpaid December 31, 1914	14	\$70,000	.....	.....

EXHIBIT OF PERSONAL DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914	3	\$5,800	.....	.....
Paid in 1914	3	5,800	.....	.....

EXHIBIT OF ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	210	\$16,802	4	\$320
Incurred in 1914.....	2,411	199,870	40	5,852
Totals	2,621	\$216,672	44	\$6,172
Paid in 1914.....	2,426	201,193	41	5,934
Claims unpaid December 31, 1914	195	\$15,479	3	\$238

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Thayer Mo bridge 1932 5s.....	\$4,987 50	\$5,000	\$5,000
Peniscat County Mo drainage 1920 6s.....	5,230 00	5,000	5,250
Holt County Mo Big Tookis drainage 1925 6s.....	5,366 50	5,000	5,200
City of Clinton Okla 1938 6s.....	5,408 00	5,000	5,400
City of Enid Okla 1938 5s.....	5,000 00	5,000	5,000
City of Coolgate Okla funding 1937 6s.....	2,160 40	2,000	2,120
City of Camilla Ga 1941 5½s.....	3,223 80	3,000	3,120
City of Astoria Ore 1917 6s.....	4,143 60	4,000	4,080
City of Bellingham Wash 1926 5s.....	5,061 50	5,000	5,050
City of Seymour Iowa 1932 5s.....	3,045 00	3,000	3,120
City of Medford Ore 1921 5s.....	2,020 00	2,000	2,000
City of Calvert Texas 1953 5s.....	2,000 00	2,000	2,020
City of Prattsville Ala 1923 6s.....	2,137 00	2,000	2,060
County of Mecklenburg Va 1929 5s.....	3,083 40	3,000	3,030
Buncombe County N C 1938 5s.....	5,182 00	5,000	5,200
Montgomery County Tenn 1943 5s.....	5,182 00	5,000	5,150
City and County of San Francisco 1927 5s.....	5,101 00	5,000	5,150
Dade County Fla 1933 5s.....	5,076 50	5,000	4,950
Morgan County Ala 1938 5s.....	5,050 00	5,000	5,150
City of Greensboro N C 1930 5s.....	6,075 00	6,000	6,120
City of High Point N C 1932 5s.....	5,062 50	5,000	5,050

	Book value	Par value	Market value
City of High Point N C 1943 5s.....	\$5,000 00	\$5,000	\$5,199
County of Tarrant Texas 1952 5s.....	5,000 00	5,000	5,100
City of Kennett Mo 1933 6s.....	5,239 50	5,000	5,300
City of Elsberry Mo 1928 6s.....	10,120 45	10,000	10,200
Barton Co Mo school 1918 6s.....	4,086 40	4,000	4,120
Marion Co Fla 1934 5s.....	5,000 00	5,000	5,150
Johnston Co N C 1943 5s.....	3,980 00	4,000	4,160
Morristown Tenn funding 1934 5s.....	6,000 00	6,000	6,000
Wayne Co Nebr school 1929 5s.....	4,000 00	4,000	4,040
San Diego Cal 1939 5s.....	3,000 00	3,000	3,120
Bamwell Co S C 1934 5s.....	2,970 00	3,000	3,000
Center Twp Lode Co Mo 1920 5½s.....	2,073 60	2,000	2,040
Center Twp Lode Co Mo 1921 5¼s.....	1,033 70	1,000	1,030
Totals.....	\$147,099 35	\$144,000	\$147,580

INDEPENDENT ORDER OF TRUE FRIENDS

No. 468 IRVING AVENUE, BROOKLYN

[Commenced business September, 1909]

RICHARD E. JONES, President

MORGAN R. CLARK, Secretary

Attorney for service of process in the State of New York, HENRY J. GOLDSMITH,
No. 41 Park Row, New York.

INCOME

Membership fees	\$422 50	
Assessments or premiums.....	7,870 00	
Dues and per capita tax.....	1,976 15	
Net amount received from members.....		\$10,268 65
Interest		354 48
Sale of lodge supplies.....		139 61
Total Income		\$10,762 74
Ledger Assets December 31, 1913		9,799 04
Total		\$20,561 78

DISBURSEMENTS

Death claims	\$6,850 00	
Permanent disability claims.....	200 00	
Total benefits paid.....		\$7,050 00
Salaries and other compensation of officers and trustees.....		1,187 75
Salaries and other compensation of committees.....		122 41
Traveling and other expenses of officers, trustees and committees		5 00
Advertising, printing and stationery.....		219 35
Postage, express, telegraph and telephone.....		135 23
Expense of supreme lodge meeting.....		25 00
Legal expenses		100 00
Officers' bonds		38 60
Total Disbursements		\$8,883 34
Balance		\$11,678 44

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$11,640 73
Cash in association's office, \$15.85; in banks <i>not on interest</i> , \$21.86	37 71
Total	\$11,678 44

NON-LEDGER ASSETS

Interest due	164 68
Per capita tax and supplies.....	519 17
Gross Assets	\$12,362 29

DEDUCT ASSETS NOT ADMITTED

Per capita tax and supplies.....	\$519 17
Total Admitted Assets	\$11,843 12

LIABILITIES

Policy or certificate claims due and unpaid.....	\$750 00
--	----------

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$1,199 05	\$8,152 66	\$447 33	\$9,799 04
<i>Income:</i>				
Membership fees.....		422 50		422 50
Assessments.....	7,870 00			7,870 00
Dues and per capita tax.....			1,976,15	1,976 15
Interest and dividends.....	27 77	309 72	16 99	354 48
Other income.....			139 61	139 61
Totals.....	\$9,096 82	\$8,884 88	\$2,580 08	\$20,561 78
<i>Disbursements:</i>				
Death claims.....	\$6,850 00			\$6,850 00
Disability claims.....	200 00			200 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$1,315 16	1,315 16
Supreme lodge meeting.....			25 00	25 00
Legal expenses.....			100 00	100 00
Other expenditures.....			393 18	393 18
Totals.....	\$7,050 00		\$1,833 34	\$8,883 34
Balance on hand December 31, 1914.....	\$2,046 82	\$8,884 88	\$746 74	\$11,678 44

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	1, 976	\$490, 500	1, 845	\$456. 800
Written in 1914.....	169	42, 250	160	41, 150
Revived in 1914.....	5	1, 250	5	1, 250
Received by transfer in 1914.			4	1, 000
Increased in 1914.....		2, 850		2, 650
Totals	2, 150	\$536, 850	2, 014	\$502, 850
Deduct terminated, decreased or transferred in 1914....	181	45, 000	173	43, 000
Total certificates in force December 31, 1914 ..	1, 969	\$491, 850	1, 841	\$459, 850
Terminated by death in 1914.	29	6, 850	29	6, 850
Terminated by lapse in 1914.	152	37, 950	143	35, 700
Transferred in 1914.....			1	250
Decreased in 1914.....		200		200

Received in 1914 from members in New York:	
Mortuary	\$7, 361 00
Reserve	400 00
Expense	2, 001 25
Total	\$9, 762 25

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	2	\$500	2	\$500
Incurred in 1914.....	30	7, 100	30	7, 100
Totals	32	\$7, 600	32	\$7, 600
Paid in 1914.....	29	6, 850	29	6, 850
Claims unpaid December 31, 1914	3	\$750	3	\$750

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	2	\$200	2	\$200
Paid in 1914	2	\$200	2	\$200

GRAND LODGE OF THE ANCIENT ORDER OF UNITED WORKMEN OF THE STATE OF NEW YORK*

No. 391 EAST 149TH STREET, NEW YORK

[Commenced business February 11, 1873]

EDWIN S. MERRILL, President

F. A. BURNHAM, Secretary

Attorney for service of process in the State of New York, F. A. BURNHAM,

No. 391 East 149th Street, New York

INCOME

Assessments or premiums.....	\$119,279 47
Dues and per capita tax.....	5,338 02
Collections	14 70

Net amount received from members.....	\$124,632 19
Interest	1,801 49

Total Income	\$126,433 68
Ledger Assets December 31, 1913	69,355 36

Total	\$195,789 04
--------------------	---------------------

DISBURSEMENTS

Death claims	\$131,218 18
Salaries and other compensation of officers.....	2,513 20
Salaries and other compensation of committees.....	192 15
Salaries of office employees.....	1,084 00
Traveling and other expenses of officers, trustees and committees	139 18
Collection and remittance of assessments and dues.....	14 66
Rent	600 00
Advertising, printing and stationery.....	62 80
Postage, express, telegraph and telephone.....	301 36
Official publication	661 77
Legal expenses	158 12
Miscellaneous	120 08
Per capita tax	240 38
Fraternal aid to supreme lodge.....	3,316 80

Total Disbursements	\$140,622 68
----------------------------------	---------------------

Balance	\$55,166 36
----------------------	--------------------

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$55,026 85
Cash in association's office.....	139 51

Total	\$55,166 36
--------------------	--------------------

NON-LEDGER ASSETS

Due from supreme lodge on $\frac{3}{4}$ basis.....	112,988 38
Due from lodges in process of collection.....	11,565 72

Gross Assets	\$179,720 46
---------------------------	---------------------

* Possession of this association was taken by department under an order of liquidation made by the Supreme Court pursuant to section 63 of Insurance Law April 20, 1915

DEDUCT ASSETS NOT ADMITTED

Due from supreme lodge on $\frac{3}{4}$ basis.....	\$112,988 38
Due from lodges in process of collection.....	11,565 72

Total	\$124,554 10
-------------	--------------

Total Admitted Assets	\$55,166 36
-----------------------------	-------------

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$267,200 70
Adjusted, not yet due.....	62,700 00
Resisted	4,500 00
Reported, not yet adjusted.....	34,458 00

Total Liabilities	\$368,858 70
-------------------------	--------------

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913.....	\$941 25	\$63,922 44	\$4,491 67	\$69,355 36
<i>Income:</i>				
Assessments.....	119,279 47	.....	.....	119,279 47
Dues and per capita tax.....	.....	.....	5,338 02	5,338 02
Other payments by members.....	.....	.....	14 70	14 70
Interest and dividends.....	.....	.....	1,801 49	1,801 49
Totals.....	\$120,220 72	\$63,922 44	\$11,645 88	\$195,789 04
<i>Disbursements:</i>				
Death claims.....	\$41,941 54	\$89,276 64	.....	\$131,218 18
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	\$3,943 19	3,943 19
Rent.....	.....	.....	600 00	600 00
Official publication.....	.....	.....	661 77	661 77
Legal expenses.....	.....	.....	158 12	158 12
Other expenditures.....	3,316 80	.....	724 62	4,041 42
Totals.....	\$45,258 34	\$89,276 64	\$6,087 70	\$140,622 68
Balance before transfers.....	\$74,962 38	—\$25,354 20	\$5,558 18	\$55,166 36
Increase by transfers.....	.....	74,772 06	.....	74,772 06
Balance.....	\$74,962 38	\$49,417 86	\$5,558 18	\$129,938 42
Decrease by transfers.....	74,772 06	.....	.....	74,772 06
Balance on hand December 31, 1914.....	\$190 32	\$49,417 86	\$5,558 18	\$55,166 36

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	1,923	\$2,500,613
Written in 1914.....	15	10,000
Revived in 1914.....	1	2,000
Totals	1,939	\$2,512,613
Deduct terminated, decreased or transferred in 1914..	207	256,556
Total certificates in force December 31, 1914....	1,732	\$2,256,057
Terminated by death in 1914.....	103	147,958
Terminated by lapse in 1914.....	101	99,398
Terminated by litigation in 1914.....	3	4,000
Decreased in 1914.....	.....	5,200

EXHIBIT OF DEATH CLAIMS		
	Number	Amount
Claims unpaid December 31, 1913.....	349	\$342, 620
Incurred in 1914.....	103	157, 457
Totals	452	\$500, 077
Paid in 1914.....	79	131, 218
Claims unpaid December 31, 1914.....	373	368, 859

UNITY INSURANCE SOCIETY

SYRACUSE, N. Y.

[Commenced business January, 1905]

WILLIAM F. RAFFERTY, President

THOMAS J. NOLAN, Secretary

Attorney for service of process in the State of New York ———, ———

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$4,593 50	
All other assessments or premiums.....	1,803 50	
Dues and per capita tax.....	2 00	
Total	\$6,399 00	
Deduct payments returned to applicants and members	44 25	
Net amount received from members.....		\$6,354 75
Donations from directors.....		3,048 00
Total Income		\$9,402 75
Ledger Assets December 31, 1913		915 60
Total		\$10,318 35

DISBURSEMENTS

Death claims	\$402 50	
Sick and accident claims.....	815 00	
Total benefits paid		\$1,217 50
Commissions and fees to deputies or organizers.....		1,965 59
Salaries of managers or agents.....		1,062 50
Salaries of officers.....		1,040 00
Salaries of office employees.....		1,020 00
Medical examiners' fees and salaries.....		60 00
Traveling and other expenses of officers, trustees and committees		917 70
Collection and remittance of assessments and dues.....		452 29
Insurance department fees.....		57 98
Rent		256 00
Advertising, printing and stationery		450 45
Postage, express, telegraph and telephone		257 63
Legal expenses		25 00
Furniture and fixtures		20 00
Miscellaneous		277 15
Total Disbursements		\$9,079 79
Balance		\$1,238 56

LEDGER ASSETS

Cash in association's office, \$196.41; in banks <i>not on interest</i> , \$1,015.15	\$1,211 56
Organizer's balances	27 00
Total	\$1,238 56

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	\$482 50
Furniture, fixtures, \$440; lodge paraphernalia, \$437.50; society literature, \$353	1, 230 50
Gross Assets	\$2,951 56

DEDUCT ASSETS NOT ADMITTED

Organizers' balances	\$27 00
Furniture, fixtures, paraphernalia literature..	1, 230 50
Total	1, 257 50
Total Admitted Assets	\$1,694 06

LIABILITIES

Policy or certificate claims resisted	\$250 00
---	----------

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1913.....	\$140 11	\$775 49	\$915 60
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....		4,593 50	4,593 50
Other assessments.....	1,128 70	630 55	1,759 25
Dues and per capita tax.....		2 00	2 00
Other income.....		3,048 00	3,048 00
Totals	\$1,268 81	\$9,049 54	\$10,318 35
<i>Disbursements:</i>			
Death claims.....	\$402 50		\$402 50
Sick and accident claims.....	815 00		815 00
Commissions to deputies, organizers and agents.....		\$1,965 59	1,965 59
Salaries, fees, other compensation and traveling expenses of officers and employees.....		4,552 49	4,552 49
Insurance department fees.....		57 98	57 98
Rent.....		256 00	256 00
Legal expenses.....		25 00	25 00
Other expenditures.....		1,005 23	1,005 23
Totals	\$1,217 50	\$7,862 29	\$9,079 79
Balance before transfers.....	\$51 31	\$1,187 25	\$1,238 56
Increase by transfers.....	800 00		800 00
Balance	\$851 31	\$1,187 25	\$2,038 56
Decrease by transfers.....		800 00	800 00
Balance on hand December 31, 1914	\$851 31	\$387 25	\$1,238 56

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	640	\$253, 434	577	\$229, 525
Written in 1914	1, 363	406, 075	1, 303	387, 175
Totals	2, 003	\$659, 509	1, 880	\$616, 700
Deduct terminated, decreased or transferred in 1914	1, 125	398, 159	1, 083	378, 675
Total certificates in force				
December 31, 1914....	878	\$261, 350	797	\$238, 025
Terminated by death in 1914.	4	1, 775	3	1, 525
Terminated in lapse in 1914.	1, 121	396, 384	1, 080	377, 150

Received in 1914 from members in New York:

Mortuary	\$1,007 17
Expense	5,099 58
Total	<u>\$6,106 75</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	2	\$153	2	\$153
Incurred in 1914	4	500	3	437
Totals	6	\$653	5	\$590
Paid in 1914	5	403	4	340
Claims unpaid December 31, 1914	1	\$250	1	\$250

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	7	\$63	7	\$63
Incurred in 1914	68	952	67	932
Totals	75	\$1,015	74	\$995
Paid in 1914	58	815	57	795
Rejected in 1914	17	\$200	17	\$200

SUPREME FOREST WOODMEN CIRCLE

OMAHA, NEB.

[Commenced business September 5, 1895]

EMMA B. MANCHESTER, President

DORA ALEXANDER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$29,569 75
Assessments or premiums.....	1,632,635 20
Dues and per capita tax.....	4,279 75
Surety bonds	7,088 66

Total	\$1,673,573 36
Deduct payments returned to applicants and members	1,361 30

Net amount received from members..... \$1,672,212 06

Interest on:

Mortgage loans	\$2,000 00
Bonds	152,224 74
Other sources	3,466 53

157,691 27

Sale of lodge supplies.....	4,678 19
Official publication	2,200 00
Miscellaneous	51 78
Sale of premiums.....	873 15

Gross increase, by adjustment, in book value of ledger assets,
viz.:

Bonds	123 77
-------------	--------

Total Income	\$1,837,830 22
Ledger Assets December 31, 1913.....	3,362,160 12

Total\$5,199,990 34

DISBURSEMENTS

Death claims	\$696,653 42
Monuments	75,821 00
Funeral benefits	11,900 00

Total benefits paid.....	\$784,374 42
Commissions and fees to deputies or organizers.....	110,674 11
Salaries of deputies and organizers.....	28,471 97
Salaries of officers and trustees.....	17,112 50
Salaries of office employees.....	38,271 63
Medical examiners' fees and salaries.....	3,780 90
Traveling and other expenses of officers, trustees and com- mittees	2,520 71
Insurance department fees.....	1,003 00
Rent	9,300 00
Advertising, printing and stationery.....	20,353 65
Postage, express, telegraph and telephone.....	10,185 00

Lodge supplies	\$8,065 30
Official publication	30,588 69
Legal expenses	1,684 54
Furniture and fixtures.....	1,914 64
Taxes, repairs and other expenses on real estate.....	16 34
Miscellaneous	1,077 04
Borrowed money repaid, \$45,566.67; interest thereon, \$235.42.	45,802 09
Premiums	5,595 90
Surety bonds	3,683 28
Executive council meetings.....	6,460 30
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Bonds.	5,042 65
Total Disbursements	\$1,135,978 66
Balance	\$4,064,011 68

LEDGER ASSETS

Mortgage loans	\$50,000 00
Book value of bonds.....	3,821,551 68
Deposited in trust companies and banks <i>on interest</i>	173,716 35
Cash in association's office.....	18,743 65
Total	\$4,064,011 68

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,333 33
Bonds	53,299 89
Other assets	117 05
Total	54,750 27
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	136,000 00
Gross Assets	\$4,254,761 95

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	90,506 68
Total Admitted Assets.....	\$4,164,255 27

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$5,933 32
Resisted	2,499 99
Reported, not yet adjusted.....	67,366 53
Total	\$75,799 84
Salaries and miscellaneous accounts.....	18,000 00
Advance assessments	21,473 63
Monuments	42,900 00
Funeral benefits	1,000 00
Total Liabilities	\$159,173 47

EXHIBIT OF FUNDS					
	Mortuary	Reserve	Convention	Expense	Total
Balance on hand December 31, 1913.....	\$169,811 77	\$3,184,923 84	.....	\$7,424 51	\$3,362,160 12
<i>Income:</i>					
Membership fecs.....				29,569 75	29,569 75
Assessments.....	1,188,330 05	132,057 40	\$46,314 00	264,572 45	1,631,273 90
Dues and per capita tax.....				4,279 75	4,279 75
Other payments by members.....				7,088 66	7,088 66
Interest and dividends.....	2,509 54	154,643 40	98 09	440 24	157,691 27
Other income.....	5 78	123 77	.....	7,797 34	7,926 89
Totals.....	\$1,260,657 14	\$3,471,748 41	\$46,412 09	\$321,172 70	\$5,199,990 34
<i>Disbursements:</i>					
Death claims.....	\$696,653 42				\$696,653 42
Other benefits.....	87,721 00				87,721 00
Commissions to deputies, organizers and agents.....				\$110,674 11	110,674 11
Salaries, fees, other compensation and traveling expenses of officers and employees.....				90,157 71	90,157 71
Insurance department fecs.....				1,003 00	1,003 00
Rent.....				9,300 00	9,300 00
Official publication.....				30,588 69	30,588 69
Legal expenses.....				1,684 54	1,684 54
Taxes and expenses on real estate.....				16 34	16 34
Other expenditures.....		\$5,042 65		103,137 20	108,179 85
Totals.....	\$784,374 42	\$5,042 65	.....	\$346,561 59	\$1,135,978 66
Balance before transfers.....	\$576,282 72	\$3,466,765 76	\$46,412 09	—\$25,388 89	\$4,064,011 68
Increase by transfers.....		500,000 00	.....	50,000 00	550,000 00
Balance.....	\$576,282 72	\$3,966,765 76	\$46,412 09	\$24,611 11	\$4,614,011 68
Decrease by transfers.....	500,000 00	50,000 00	.....	.....	550,000 00
Balance on hand December 31, 1914.....	\$76,282 72	\$3,916,705 76	\$46,412 09	\$24,611 11	\$4,064,011 68

EXHIBIT OF CERTIFICATES				
	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913.....	132,833	\$128,142,800	1,813	\$1,393,800
Written in 1914.....	27,366	27,026,100	782	623,700
Totals	160,199	\$155,168,900	2,595	\$2,017,500
Deduct terminated, decreased or transferred in 1914....	15,094	13,532,400	450	313,500
Total certificates in force December 31, 1914....	145,105	\$141,636,500	2,145	\$1,704,000
Terminated by death in 1914.	1,017	956,200	14	11,400
Terminated by lapse in 1914.	14,077	12,576,200	436	302,100
Received in 1914 from members in New York:				
Mortuary				\$13,439 24
Reserve				1,493 25
Expense				4,572 75
Total				\$19,505 24

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	100	\$102,958	1	\$1,100
Incurred in 1914.....	1,017	956,771	14	11,400
Totals	1,117	\$1,059,729	15	\$12,500
Paid in 1914.....	983	784,374	14	6,466
Balance	134	\$275,355	1	\$6,034
Saved by compromising or scaling down in 1914.....		145,922		5,367
Rejected in 1914.....	15	9,733		
Claims unpaid December 31, 1914	119	\$119,700	1	\$667

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Alamance Co N C road improvement 1959 5s.....	\$27,650 74	\$25,000	\$26,250
Alamance Co N C road improvement 1959 5s.....	16,131 53	15,000	15,750
Allegheny Co Pa public road and highway 1936 4s.....	41,798 59	40,000	38,800
Amarillo Tex road and bridge 1950 5s.....	15,134 34	15,000	15,150
Amarillo Tex road and bridge 1950 5s.....	20,179 12	20,000	20,200
Anderson Co Tenn road 1918-31 5s.....	46,232 80	44,000	44,880
Beaumont Tex school building and repair 1949 5s.....	31,162 46	30,000	30,900
Beaumont Tex school building and repair 1949 5s.....	40,511 20	39,000	40,170
Belton Tex school building 1954 5s.....	38,655 87	38,000	38,760
Ben Hill Co Ga validated 1929-38 5s.....	27,625 99	25,000	26,250
Benton Harbor Mich bridge 1938 4½s.....	10,741 74	10,000	9,800
Bessemer N C school district 1943 6s.....	23,010 32	20,000	21,400
Bishop Tex independent school district 1953 5s.....	30,000 00	30,000	30,000
Bishop Tex independent school district 1953 5s.....	30,000 00	30,000	30,000
Bluefield W Va street and sewer 1937 5s.....	51,046 15	50,000	51,500
Bluefield W Va public improvement 1943 5s.....	56,131 12	54,000	56,160
Box Butte Co Neb court house 1933 5s.....	43,387 83	42,000	42,420
Box Butte Co Neb court house 1933 5s.....	5,165 21	5,000	5,050
Bowman Co N D funding 1931 5s.....	15,427 43	15,000	15,000
Brazoria Co Tex bridge 1953 5s.....	28,800 00	30,000	28,800
Brookfield Mo street improvement 1931 5s.....	16,532 49	16,000	16,480
Canyon Co Idaho court house 1918-24 4½s.....	40,198 11	40,000	40,000
Cheland Co Wash school 1931 5s.....	26,455 27	25,000	25,250
Chickasha Okla school building 1928 5s.....	53,238 01	50,000	50,000
Clarendon Co S C school district No 9 1949 5½s.....	12,599 33	11,000	11,000
Clarksdale Miss liquidating and improvement 1929 5s.....	52,363 15	50,000	50,500
Coahoma Co Miss road 1930 4½s.....	15,860 49	16,000	15,520
Crystal Falls Mich school district 1930 5s.....	41,310 43	40,000	41,600
Davidson Co Tenn bridge 1937 4½s.....	49,226 65	49,000	49,000
Daytona Fla school 1929 5s.....	27,356 90	27,000	27,540
Dimmit Co Tex school district No 1 1954 5s.....	39,400 00	40,000	39,600
Dinwiddie Co Va road improvement 1940 6s.....	18,823 49	17,000	18,530
Dyersburg Tenn sub to cap stk Bghm & N W R R 1932 5s.....	50,584 80	50,000	50,000
Edward Co Kans refunding 1931 5s.....	10,408 67	10,000	10,100
Ellis Co Okla school district No 42 building 1928 6s.....	4,846 04	4,500	4,815
El Paso Tex waterworks 1950 5s.....	25,879 22	25,000	25,750
El Paso Tex funding 1951 5s.....	15,633 37	15,000	15,450
Fayetteville N C waterworks extension 1941 5s.....	10,375 14	10,000	10,400
Forest Co Miss normal college 1940 5s.....	26,315 55	25,000	25,250
Frederick Okla school 1935 5s.....	15,388 64	15,000	15,000
Gainesville Tex waterworks 1951 5s.....	14,294 60	14,000	14,140
Gainesville Tex waterworks 1951 5s.....	23,482 02	23,000	23,230
Grady Co Okla school district No 68 building 1928 6s.....	16,153 55	15,000	15,900
Great Falls Mont school district refunding 1925 4s.....	16,009 42	16,000	15,200
Green Co Tenn road 1918 5s.....	15,320 96	15,000	15,000
Greensboro N C refunding 1933 5s.....	27,250 10	25,000	25,750
Harriman Tenn funding 1925 5s.....	46,485 79	46,000	45,450
Harris Co Tex school district No 25 1951 5s.....	19,652 42	19,000	19,190
Harris Co Tex school district No 25 1951 5s.....	1,034 32	1,000	1,010
Harris Co Tex school district No 19 1954 5s.....	11,520 00	12,000	11,520
Harris Co Tex school district No 25 1954 5s.....	18,620 00	19,000	18,620
Harris Co Tex school house 1954 5s.....	15,680 00	16,000	15,680
Hawkins Co Tenn road imp 1964-76 5s.....	20,478 64	20,000	20,400

	Book value	Par value	Market value
Hillsboro Co Fla road 1943 5s.....	\$41,565 68	\$40,000	\$42,400
Holdenville Okla school bldg 1929 5s.....	24,612 16	24,000	24,000
Houston Tex sanitary sewer 1938 4½s.....	25,844 98	25,000	24,500
Houston Co Tex drainage 1951 4¾s.....	25,663 69	25,000	23,500
Houston Co Tex drainage 1952 4¾s.....	25,670 44	25,000	23,500
Hugo Okla school bldg 1929 5½s.....	38,181 95	35,000	36,050
Jackson Miss waterworks 1928 5s.....	30,919 27	30,000	31,200
Kleberg Co Tex court house and jail 1954 5s.....	40,512 00	40,000	40,800
Kleberg Co Tex court house and jail 1954 5s.....	29,400 00	30,000	30,600
Lake Co Tenn rfdg 1940 5s.....	15,496 84	15,000	15,300
Lakeland City Fla st sidewk swr & pub bldg 1943-56 5s...	47,285 44	48,000	48,000
Lawton Okla school rfdg 1936 5s.....	32,273 11	31,000	31,000
Lawton Okla school building 1929 5s.....	15,456 87	15,000	15,000
Lee Co N C road imp 1952 5s.....	31,442 01	30,000	31,200
Lee Co N C road imp 1952 5s.....	7,842 03	7,500	7,800
Lincoln Neb rdg 1918-20 4s.....	10,844 95	11,000	10,780
Lincoln Neb rfdg 1916-20 4s.....	8,887 23	9,000	8,910
Louisiana Mo school building 1933 5s.....	5,649 44	5,500	5,720
Louisiana Mo school building 1933 5s.....	17,786 81	17,000	17,680
Manatee Co Fla road 1939 5s.....	80,783 49	77,000	77,000
Manning Ia independent school 1923 5s.....	24,386 04	24,000	24,000
Memphis Tenn water 1933 4s.....	25,000 00	25,000	24,250
Marshfield Ore funding 1929 5s.....	30,558 58	29,000	29,870
Mobile Co Ala rfdg 1928 5s.....	47,263 01	44,500	45,390
Morgan City La waterworks and sewer 1915-52 5s.....	82,550 31	79,000	80,580
McKinney Tex school 1954 5s.....	51,257 18	50,000	50,500
Nashville Tenn sewer 1940 4½s.....	25,699 07	25,000	25,000
New Barbadoes Twp N J school 1932-35 5s.....	20,860 63	20,000	21,400
N Y City water 1956 4s.....	51,406 91	50,000	49,500
Norfolk Co Va school 1932 5s.....	15,895 11	15,000	15,150
Norfolk Co Va school imp 1930 5s.....	42,678 17	40,000	40,400
Norfolk Co Va school imp 1930 5s.....	31,632 54	30,000	30,300
Norwood N C graded school bldg 1943 6s.....	16,773 25	15,000	16,500
Osceola Twp Houghton Co Mich school 1921-22 5s.....	11,940 00	12,000	12,000
Perry Okla school 1931 5s.....	30,676 99	30,000	30,000
Phoenix Ariz Maricopa Co school 1933 5s.....	11,000 00	11,000	11,220
Pitt Co N C bridge 1938 5s.....	43,383 75	40,000	41,600
Pontotoc Co Miss new roads 1940 5s.....	21,043 27	20,000	20,400
Polk Co N C highway imp 1943 5½s.....	109,135 10	100,000	106,000
Putnam Co Fla court house bridge and road 1931-54 5s.....	95,534 71	90,000	91,800
Robertson Co Tenn road imp 1942 4½s.....	35,000 00	35,000	33,600
Robeson Co N C court house 1937 5½s.....	27,975 91	25,000	26,750
Russell Co Va road imp 1928-33 5s.....	32,653 97	30,000	30,300
Russell Co Va road imp 1936-39 5s.....	73,984 73	70,000	71,400
San Angelo Tex street and bridge 1952 5s.....	14,925 67	15,000	15,450
San Diego Cal sewer ext 1915-30 4½s.....	26,833 23	26,000	25,220
San Francisco Cal school 1930 5s.....	27,114 34	25,000	25,750
Sapulpa Okla school rfdg 1929 5s.....	10,212 90	10,000	9,700
Scurry Co Tex jail 1941 5s.....	16,149 62	16,000	16,160
Seattle Wash sewer 1927 4½s.....	51,368 57	50,000	50,000
Seminole Co Okla funding 1938 6s.....	23,278 11	21,000	23,100
Sevier Co Tenn railroad aid 1930 5s.....	52,257 55	50,000	50,500
Sevier Co Tenn railroad aid 1930 5s.....	26,128 75	25,000	25,250
Sumner Co Tenn road imp 1927 4½s.....	25,000 00	25,000	25,000
Sunflower Co Miss bridge 1932 5s.....	26,850 81	25,000	25,000
Sweetwater Tex street imp 1951 5s.....	15,412 58	15,000	15,000
Tarrant Co Tex road and bridge 1952 5s.....	25,729 69	25,000	25,500
Tarrant Co Tex road and bridge 1952 5s.....	25,729 69	25,000	25,500
Tarrant Co Tex road and bridge 1952 5s.....	51,459 38	50,000	51,000
Transylvania Co N C railroad aid 1925 6s.....	11,660 08	11,000	11,660
Tucson Ariz school 1934 5½s.....	46,499 25	43,000	45,580
Vance Co N C road imp 1933 5s.....	50,758 35	50,000	51,000
Vance Co N C road imp 1953 5s.....	51,081 19	50,000	51,000
Vicksburg Miss sewer 1928 4½s.....	25,471 38	25,000	24,500
Waco Tex school bldg and sites 1934 5s.....	43,968 98	40,000	41,200
Wagoner Co Okla bridge 1937 5s.....	78,137 09	75,000	75,000
Warren Co Tenn road 1929-44 4s.....	24,569 40	26,000	23,660
Warren Co Tenn road 1924 4s.....	8,721 67	9,000	8,550
Webster Groves Mo water extension 1931 5s.....	31,783 86	30,000	31,800
West Allis Wis school 1926-33 5s.....	19,950 00	20,000	20,000
White Co Tenn turnpike 1917 5s.....	20,337 09	20,000	20,000
Wilmington N C water and sewer 1948 4½s.....	36,891 70	35,000	35,000
Winnsboro Tex Indian school dist 1951 5s.....	16,388 02	16,000	16,000
York Neb paving 1934 5s.....	24,875 00	25,000	25,000
Totals.....	\$3,821,551 68	\$3,680,000	\$3,731,045

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD

OMAHA, NEB.

[Commenced business January 1, 1891].

W. A. FRASER, President

JOHN T. YATES, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$136,525 24	
Assessments or premiums during first		
months of membership of which all or an		
extra percentage is used for expense.....	10,642,275 90	
Dues from members at large.....	2,908 25	
Total	\$10,781,709 39	
Deduct payments returned to applicants and		
members	23,957 46	
Net amount received from members.....	\$10,757,751 93	
Interest on:		
Mortgage loans	\$6,801 24	
Bonds	836,295 69	
Other sources	20,497 69	
		863,594 62
Rents		166,186 34
Sale of lodge supplies.....		14,044 97
Official publication		37,652 28
Miscellaneous		2,458 42
Surety bonds for bonding camp officers.....		17,563 35
Boys of Woodcraft funeral benefit.....		3,050 54
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		1,048 35
Gross increase, by adjustment, in book value of ledger assets,		
viz.:		
Real estate	\$715 59	
Bonds	1,719 52	
		2,435 11
Total Income	\$11,865,785 91	
Ledger Assets December 31, 1913.....	19,793,407 43	
Total	\$31,659,193 34	

DISBURSEMENTS

Death claims	\$6,539,382 59	
Permanent disability claims.....	80,350 65	
Monuments	507,751 50	
Total benefits	\$7,127,484 09	

Commissions and fees to deputies or organizers.....	\$349,663 35
Salaries of deputies and organizers	284,708 31
Salaries and other compensation of officers and trustees.....	48,732 19
Salaries and other compensation of committees.....	810 00
Salaries of office employees.....	186,362 72
Medical examiners' fees and salaries.....	10,098 00
Traveling and other expenses of officers, trustees and committees	16,389 76
Insurance department fees.....	2,139 65
Rent	51,900 00
Advertising, printing and stationery.....	122,191 51
Postage, express, telegraph and telephone.....	43,739 00
Lodge supplies	22,937 21
Official publication	159,026 02
Legal expenses	18,974 55
Furniture and fixtures.....	11,258 56
Taxes, repairs and other expenses on real estate.....	86,120 83
Miscellaneous	16,116 68
Surety bonds	13,205 14
District encampments	47,879 80
Borrowed money, \$15,000; interest thereon, \$1,028.75.....	16,028 75
Deputies and other balances charged off.....	2,289 42
Investigation of death claims.....	4,619 58
Premiums for securing new members.....	7,314 18
Gross loss on sale or maturity of ledger assets, viz.: Bonds	3,715 65
Gross decrease, by adjustment, in book value of ledger assets, viz.: Bonds	41,250 02
Total Disbursements	\$8,694,954 97
Balance	\$22,964,238 37

LEDGER ASSETS

Book value of real estate.....	\$1,354,302 24
Mortgage loans	138,000 00
Book value of bonds.....	20,257,938 74
Deposited in trust companies and banks <i>on interest</i>	1,175,568 88
Cash in association's office.....	35,360 32
Organizers' balances	71 20
Due from individuals and firms.....	2,996 99
Total	\$22,964,238 37

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,098 08
Bonds	216,084 98
Total	217,183 06
Rents due	1,696 28
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	870,000 00
Inventory of camp supplies, furniture, etc.....	167,784 81
Due from camps, debit balances secured by bonds.....	14,509 60
Gross Assets	\$24,235,412 12

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$294,868 93	
Inventory of camp supplies, furniture etc.....	167,784 81	
Due from individuals and firms.....	2,996 99	
Total		\$465,650 73
Total Admitted Assets.....	\$23,769,761 39	

LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$2,583 33	
Resisted	88,701 80	
Reported, not yet adjusted	1,090,600 00	
Unpaid instalments on disability claims....	457,015 68	
Total		\$1,638,900 81
Salaries and miscellaneous accounts.....	78,548 30	
Advance assessments	192,885 80	
General relief fund.....	1,731 71	
Boys of Woodcraft benefit fund.....	2,950 54	
Due to deputies and others.....	89 15	
Total Liabilities	\$1,915,106 31	

EXHIBIT OF FUNDS

	Mortuary	Emergency	Expense	Total
Balance on hand December 31, 1913.....	\$634,648 82	\$17,655,634 49	\$1,503,124 12	\$19,793,407 43
<i>Income:</i>				
Membership fees.....			136,525 24	136,525 24
Assessments.....	7,969,067 72	1,064,227 60	1,585,023 12	10,618,318 44
Other payments by members.....			2,908 25	2,908 25
Interest and dividends.....	10,798 08	841,259 02	11,537 52	863,594 62
Other income.....	100 00	2,767 87	241,571 49	244,439 36
Totals.....	\$8,614,614 62	\$19,563,888 98	\$3,480,639 74	\$31,659,193 34
<i>Disbursements:</i>				
Death claims.....	\$6,539,382 59			\$6,539,382 59
Disability claims.....	80,350 00			80,350 00
Other benefits.....	507,751 50			507,751 50
Commissions to deputies, organizers and agents.....			\$349,663 35	349,663 35
Salaries, fees, other compensation and traveling expenses of officers and employees.....			547,100 98	547,100 98
Insurance department fees.....			2,139 65	2,139 65
Rent.....			51,900 00	51,900 00
Official publication.....			159,026 02	159,026 02
Legal expenses.....			18,974 55	18,974 55
Taxes and expenses on real estate.....			86,120 83	86,120 83
Other expenditures.....		\$44,965 67	307,579 83	352,545 50
Totals.....	\$7,127,484 09	\$44,965 67	\$1,522,505 21	\$8,694,954 97
Balance before transfers.....	\$1,487,130 53	\$19,518,923 31	\$1,958,184 53	\$22,964,238 37
Increase by transfers.....		1,500,000 00		1,500,000 00
Balance.....	\$1,487,130 53	\$21,018,923 31	\$1,958,184 53	\$24,464,238 37
Decrease by transfers.....	1,300,000 00		200,000 00	1,500,000 00
Balance on hand December 31, 1914.....	\$187,130 53	\$21,018,923 31	\$1,758,184 53	\$22,964,238 37

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force Decem- ber 31, 1913.....	692,447	\$927,069,200	11,037	\$12,575,700
Written in 1914.....	117,867	150,275,200	2,749	3,131,900
Revived in 1914.....	15,137	19,708,700	352	458,200
Received by transfer in 1914. ....	.....	.....	31	44,100
Increased in 1914.....	.....	1,774,500	.....	54,000
Totals	825,451	\$1,098,827,600	14,169	\$16,263,900
Deduct terminated, decreased or transferred in 1914....	102,814	128,696,900	2,464	2,784,900
Total certificates in force December 31, 1914....	722,637	\$970,130,700	11,705	\$13,479,000
Terminated by death in 1914.	5,442	7,593,200	81	91,600
Terminated by lapse in 1914.	34,735	42,607,000	1,004	1,105,400
Transferred in 1914.....	.....	.....	15	16,000
Terminated by suspension in 1914	62,637	77,900,700	1,364	1,559,400
Decreased in 1914.....	.....	596,000	.....	12,500
Received in 1914 from members in New York:				
Mortuary				\$114,260 60
Reserve				15,234 75
Expense				27,954 51
Total . . .				\$157,449 86

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	682	\$1,091,952	10	\$15,000
Incurred in 1914.....	5,442	7,235,225	81	85,850
Reinstated claims	2	5,350	.....	100
Totals	6,126	\$8,332,527	91	\$100,950
Paid in 1914.....	5,333	7,047,134	79	83,250
Balance	793	\$1,285,393	12	\$17,700
Saved by compromising or scaling down in 1914.....	.....	81,108	.....	.....
Rejected in 1914.....	19	22,400	.....	2,600
Claims unpaid December 31, 1914	774	\$1,181,885	12	15,100

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	390	\$388,900	1	\$1,400
Incurred in 1914.....	191	268,100	1	1,000
Totals . . .	581	\$657,000	2	\$2,400

EXHIBIT OF OLD AGE AND OTHER CLAIMS—Concluded

	Total Claims		New York Claims	
	Number	Amount \$30,350	Number	Amount \$300
Paid in 1914.....	.....	.....	.....	.....
Balance	581	\$576,650	2	\$2,100
Rejected in 1914.....	47	36,900	.....	.....
Claims unpaid December 31, 1914	534	\$539,750	2	\$2,100

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Abilene Tex reservoir site 1951 5s.....	\$20,149 56	\$20,000	\$20,200
Adams Co M'ss refunding 1917-31 4½s.....	72,893 85	71,000	70,290
Adams Co Miss road and bridge 1952 5s.....	78,964 78	75,000	78,000
Adkin W Va school 1946 5s.....	41,421 86	40,000	40,400
Alamance Co N C funding 1915-36 5½s.....	22,949 98	22,000	23,100
Albia Ia Ind school 1919 4½s.....	16,000 00	16,000	16,000
Albuquerque N M school building 1943 5s.....	25,757 14	25,000	25,750
Alexandria La public improvement 1947 5s.....	30,476 67	30,000	30,600
Alhambra Cal high sechool 1915-24 5s.....	22,273 79	22,500	22,725
Allamakee Co Ia funding 1915-19 4½s.....	22,089 87	22,000	22,000
Alleghany Co N C court house 1915-32 6s.....	19,213 08	18,000	18,540
Alleghany Co Va court house and bridge 1940 5s.....	10,095 68	10,000	10,200
Allegheny Co Pa road 1931 4s.....	52,059 54	50,000	48,500
Allen Parish La school 1916-29 5s.....	23,000 00	23,000	22,540
Allen Parish La school 1915-23 5s.....	13,826 09	14,000	13,860
Amarillo Tex school 1950 5s.....	10,095 86	10,000	10,100
Amherst Co Va road improvement 1927 5s.....	46,087 03	44,000	44,440
Anamosa Ia school 1923 5s.....	36,500 00	36,500	37,960
Anderson Co S C Gantt school 1931 5s.....	7,000 00	7,000	7,210
Anderson Co Tenn road 1922-26 5s.....	51,075 09	50,000	50,500
Andrews N C school 1944 5½s.....	15,786 10	15,000	15,900
Anson Co N C court house 1917-34 5s.....	70,797 17	69,000	69,690
Appling Co Ga court house 1930-37 5s.....	20,637 12	20,000	20,200
Arapahoe Co Colo school 1919 5s.....	2,000 00	2,000	2,000
Armour S D school 1926 5s.....	10,404 19	10,000	10,000
Asheville N C school 1937 5s.....	10,698 08	10,000	10,300
Atchison Kans internal improvement 1913-35 5s.....	31,728 08	30,000	30,300
Atlanta Ga school 1923-25 4½s.....	51,325 66	50,000	50,000
Atlanta Co N J bridge 1920-25 5s.....	62,368 51	60,000	62,400
Atlantic City N J school 1943 4½s.....	25,116 42	24,000	24,960
Atoka Co Okla court house and jail 1925-33 5s.....	50,148 53	49,500	50,955
Auburn Neb school 1931 4½s.....	40,000 00	40,000	40,000
Audubon Co Iowa funding 1919-21 1931 4½s.....	37,495 85	37,000	37,000
Austin Tex hospital 1952 5s.....	36,846 08	36,000	37,080
Austin Tex school 1952 5s.....	51,174 94	50,000	51,500
Avery Co N C court house and jail 1922 1927 1932 5s.....	25,586 59	25,000	25,000
Barrington Ill school 1915-24 5½s.....	12,879 11	12,000	12,600
Bayonne N J gold funding 1928 5s.....	42,589 09	41,000	43,870
Beaufort Co N C bridge 1937 1939 5s.....	21,076 55	20,000	20,400
Beaumont Tex abattoir 1951 5s.....	25,868 47	25,000	25,750
Beaumont Tex jail 1951 5s.....	15,521 14	15,000	15,450
Beaumont Tex school 1951 5s.....	25,868 47	25,000	25,750
Beaumont Tex waterworks series No 2 1954 5s.....	102,143 97	100,000	103,000
Beaverhead Co Mont school 1925 5s.....	16,063 81	16,000	16,000
Beaver Pond W Va school 1928 6s.....	93,371 63	84,000	89,880
Bee Co Tex bridge 1922 5s.....	15,228 29	15,000	15,000
Belhaven N C graded school 1941 6s.....	4,337 37	4,000	4,200
Bell Co Tex Rogers Ind school 1953 5s.....	30,000 00	30,000	30,000
Beltrami Co Minn funding 1917-23 4½s.....	80,554 09	80,000	79,200
Ben Hill Co Ga validated 1915-28 5s.....	36,335 37	35,000	35,700
Bergen Co N J building 1927-30 4½s.....	25,640 85	25,000	25,750
Bexar Co Tex common school 1931 5s.....	24,515 79	24,000	24,480
Bexar Co Tex court house refunding 1951 4½s.....	100,349 03	100,000	97,000
Big Springs Tex Ind school 1949 5s.....	16,239 46	16,000	16,000
Billings Mont school 1925 4½s.....	6,003 04	6,000	5,820
Bishop Tex Ind school 1953 5s.....	10,000 00	10,000	10,000
Blandinsville Ill school 1916-25 4½s.....	7,199 84	7,000	7,000
Bleckley Co Ga court house and jail 1943 5s.....	20,636 04	20,000	21,000
Bleckley Co Ga road 1943 5s.....	8,274 42	8,000	8,400
Bloom Twp Ill high school 1926-30 5s.....	26,627 00	25,000	25,000
Blount Co Tenn road 1941-51 5s.....	83,548 96	81,000	83,430
Boulder Colo waterworks 1921 4½s.....	30,411 60	30,000	29,700

	Book value	Par value	Market value
Bradley Co Tenn road 1937 5s.....	\$26,185 02	\$25,000	\$26,250
Brownsville Tex electric light 1951 5s.....	15,135 69	15,000	15,150
Brownsville Tex waterworks 1951 5s.....	35,316 59	35,000	35,350
Brownwood Tex waterworks 1950 5s.....	20,852 77	20,000	20,200
Brunson S C High school 1928 6s.....	10,840 51	10,000	10,700
Brunswick Co Va road 1915-46 5s.....	83,328 77	81,000	81,810
Burnet Co Tex bridge 1951 4½s.....	7,805 85	8,000	7,520
Butte Mont funding 1925 4½s.....	50,207 25	50,000	49,000
Cabell Co W Va rfdg ct hse and bridge 1936 4½s.....	63,391 95	62,000	62,000
Caddo Parish La school 1922-28 5s.....	31,365 27	32,000	31,360
Cairo Ill school 1916-20 5s.....	7,063 39	7,000	7,070
Calcasieu Parish La school 1925-32 5s.....	25,366 23	25,000	25,500
Calcasieu Parish La road 1929-35 5s.....	174,713 83	176,000	179,520
Cameron Co Tex court house and jail 1951 5s.....	50,570 68	50,000	50,000
Campbell Co Tenn road 1927 5s.....	50,331 27	50,000	50,500
Canton Ill sewer extension 1930 4½s.....	25,017 87	25,000	25,000
Carter Co Okla funding 1938 5½s.....	9,106 81	8,600	8,858
Carter Co Tenn road improvement 1941 5s.....	61,067 31	60,000	60,000
Carteret Co N C county home 1923 6s.....	5,202 33	5,000	5,350
Carteret Co N C court house 1917 5s.....	24,857 49	25,000	25,250
Carthage Tex school 1950 5s.....	21,090 00	21,000	21,000
Cedar Rapids Iowa bridge 1916-30 5s.....	39,718 04	37,500	39,375
Chadbourne N C school 1941 6s.....	10,840 23	10,000	10,700
Charleroi Pa school district 1915-24 4½s.....	13,292 19	13,000	13,130
Charles City Iowa school 1921 4½s.....	25,322 11	25,000	25,000
Charleston W Va bridge sewer and rfdg 1941 4½s.....	104,148 48	100,000	99,000
Charleston W Va ind school 1937 4½s.....	60,000 00	60,000	59,400
Charlotte N C funding 1937 4½s.....	89,247 97	88,000	86,240
Charlotte N C funding 1938 5s.....	26,315 60	25,000	26,250
Cheatham Co Tenn 1923 4s.....	41,069 32	43,000	41,710
Cherokee Co Okla funding 1938 6s.....	8,400 06	7,700	8,316
Cherokee Co S C school 1927 5s.....	26,185 73	25,000	26,250
Cherokee Co S C school 1933 5s.....	30,726 06	30,000	31,800
Chester Co S C court house school 1924 5s.....	10,000 00	10,000	10,000
Chicago Ill sanitary district 1918 4s.....	20,063 70	20,000	19,800
Chicago Ill water loan 1915 4s.....	25,025 58	25,000	25,000
Chickasaw Co Miss court house 1927 5s.....	40,496 30	39,000	38,610
Chickasaw Co Miss court house 1929 5s.....	10,384 46	10,000	9,900
Chicot Co Ark refunding 1929 5s.....	54,245 56	53,000	53,000
Cicero-Stickney Ill school 1916-19 4½s.....	10,025 00	10,000	10,000
Claiborne Co Tenn road 1936 4½s.....	66,752 71	65,000	63,700
Claiborne Parrish La school 1922-53 5s.....	44,168 76	45,000	44,100
Clarendon Co S C school 1928 6s.....	12,563 16	12,000	12,360
Clarksburg W Va school 1941 5s.....	25,680 51	25,000	25,250
Clarksville Tenn high school 1927 4½s.....	16,000 00	16,000	15,680
Cleburne Tex waterworks 1952 5s.....	51,755 06	50,000	51,000
Cleveland Ohio school 1922 4s.....	52,378 93	50,000	50,500
Cleveland Co N C court house 1915-16 6s.....	10,043 19	10,000	10,100
Cliffside N J school 1935-38 5s.....	37,379 16	35,000	36,750
Clifton Tex ind school 1953 5s.....	25,172 60	25,000	25,250
Clifton Co Iowa funding 1917-26 4½s.....	52,878 50	52,000	53,040
Clinton Ia school 1919 4s.....	60,000 00	60,000	58,800
Clinton Ia school 1918 4s.....	38,500 00	38,500	37,730
Coahoma Co Miss road and bridge 1930 4½s.....	51,622 59	50,000	48,500
Coahoma Co Miss road and bridge 1940 5s.....	76,640 30	73,000	75,920
Coal Co Okla funding 1939 6s.....	16,545 25	14,650	16,408
Cocke Co Tenn road and bridge 1934-39 5s.....	107,861 58	100,000	105,000
Cocke Co Tenn road and bridge 1921-41 5s.....	54,490 61	53,000	55,120
Coffeyville Kans school 1926 5s.....	36,878 80	35,000	35,700
Coffeyville Kans water ext 1932 5s.....	78,812 96	75,000	77,250
College Twp Ohio school 1915-24 5s.....	9,338 13	9,000	9,270
Columbus Miss school water fire and sewer 1926 5s.....	22,487 69	22,000	22,440
Columbus O water 1923 4s.....	40,000 00	40,000	40,000
Concord N C municipal imp 1937 5s.....	39,812 26	38,000	38,760
Copiah Co Miss road and bridge 1929 5s.....	31,577 58	30,000	29,700
Corpus Christi Tex street 1954 5s.....	50,934 88	50,000	51,000
Corpus Christi Tex school 1952 5s.....	37,063 06	36,000	36,360
Corpus Christi Tex sewer 1919 5s.....	45,000 00	45,000	45,450
Corpus Christi Tex street imp 1952 5s.....	50,577 99	50,000	50,500
Corsicana Tex sewer 1919 5s.....	20,390 82	20,000	20,400
Covington Co Miss court house and jail 1916-23 5s.....	16,512 93	16,000	16,160
Covington Co Miss road and bridge 1929 5s.....	10,394 34	10,000	10,300
Craven Co N C rfdg 1927 5s.....	10,231 31	10,000	10,100
Crenshaw Co Ala road and bridge 1954 5s.....	76,629 18	75,000	76,500
Crisp Co Ga court house and jail 1915-35 4½s.....	37,461 88	37,000	37,000
Cuero Tex Ind school 1952 5s.....	27,630 55	27,000	27,270
Culpepper Co Va road 1935-44 5s.....	39,185 85	38,500	38,835
Cumberland Md cons debt 1922 5s.....	26,249 21	25,000	25,750
Dade Co Fla highway and funding 1940 4½s.....	29,153 33	30,000	27,900

	Book value	Par value	Market value
Dallas Tex public imp 1914 4s.....	\$50,000 00	\$50,000	\$47,000
Davidson Co Tenn bridge 1937 4½s.....	40,891 90	41,000	41,000
Davie Co N C court house and jail 1915-24 5s.....	20,342 72	20,000	20,400
Dawson Ga school 1917-23 5s.....	7,122 83	7,000	7,070
Delaware Co Okla funding 1938 6s.....	10,934 00	10,000	10,900
Del Rio Tex school 1921 5s.....	6,986 83	7,000	7,070
Denison Ia school funding 1919 4½s.....	17,000 00	17,000	17,000
Denmark S C school 1927 6s.....	8,545 12	8,000	8,320
Denver Colo school 1917 4½s.....	1,000 00	1,000	990
Des Moines Ia school 1930 4½s.....	25,657 70	25,000	25,250
Dickenson Co Va road imp 1917-43 5s.....	52,880 46	52,000	53,040
Dillon S C school 1924 5s.....	12,490 60	12,000	12,000
Douglas Ga school 1938 5s.....	21,071 03	20,000	20,000
Douglas Co Neb court house 1924 4s.....	48,236 02	50,000	48,500
Drummer Twp Ill school 1916-24 5s.....	17,360 71	17,000	17,510
Dublin Tex ind school 1952 5s.....	44,517 98	44,000	44,440
Duluth Minn school 1923 5s.....	2,134 69	2,000	2,080
Duluth Minn water and light 1932 4s.....	30,656 97	30,000	29,100
Dunmore Pa genl imp 1915-34 4½s.....	16,145 89	16,000	16,160
DuPage Co Ill (Wheaton) Ill 1919-22 4½s.....	7,112 33	7,000	7,000
Duplin Co N C court house 1921-31 5s.....	26,598 13	26,000	26,520
Easley S C school 1924 5s.....	11,909 44	12,000	12,000
Eastland Tex ind school 1950 5s.....	20,000 00	20,000	20,000
Edgecombe Co N C court house imp 1918-31 5s.....	12,228 95	12,000	12,300
Elkins Surry Co N C school 1944 6s.....	14,554 40	13,000	14,170
Elkins W Va school 1917-27 5s.....	45,814 30	45,000	45,900
El Paso Tex sewer 1952 5s.....	25,595 18	25,000	25,750
El Paso Tex street imp 1950 5s.....	57,312 18	55,000	56,650
El Paso Tex street paving 1948 5s.....	10,082 08	10,000	10,100
El Paso Tex waterworks 1950 5s.....	20,783 19	20,000	20,000
El Paso Tex waterworks 1952 5s.....	32,841 61	33,000	33,990
El Paso Co Tex road 1953 5s.....	64,840 94	65,000	66,950
Fairmont Va water sewerage and imp 1934 6s.....	34,106 36	30,000	35,400
Fairview N J school 1934-44 5s.....	56,910 36	55,000	56,650
Fall River Co S D funding 1933 6s.....	13,057 19	12,000	13,440
Florence S C school dist 1928 5s.....	13,374 65	13,000	13,200
Floresville Tex school 1952 5s.....	20,000 00	20,000	20,000
Forest Co Wis court house 1915-17 6s.....	15,312 31	15,000	15,300
Forrest Co Miss college 1940 5s.....	36,833 99	35,000	35,350
Forrest Co Miss jail 1928 5s.....	42,622 93	40,000	40,400
Fort Lee N J school 1930-37 5s.....	41,970 55	40,000	41,200
Fort Worth Tex imp ser 19 1950 4½s.....	14,681 01	15,000	14,400
Fort Worth Tex school ser 18 1950 4½s.....	40,000 00	40,000	38,400
Fort Worth Tex waterworks ext 1951 5s.....	102,629 79	100,000	102,000
Frio Co Tex road 1953 5s.....	63,000 00	63,000	61,110
Frisco Tex ind school 1951 5s.....	13,503 00	13,500	13,905
Fulton Mo school bldg 1930 5s.....	19,026 70	19,000	19,000
Fulton Mo school dist 1930 5s.....	5,007 04	5,000	5,000
Gainesville Tex rfdg 1944 5s.....	2,000 00	2,000	2,000
Galveston Tex grade raising ser B 1944 5s.....	20,000 00	20,000	19,800
Galveston Co Tex road 1953 5s.....	50,619 58	50,000	50,000
Garfield N J school 1915-34 5s.....	43,816 61	42,050	42,891
Garfield N J school 1923-35 5s.....	55,080 44	52,000	53,560
Garvin Co Okla funding 1939 6s.....	19,187 38	17,000	18,360
Geneseo Twp Ill high school 1916-30 4½s.....	42,395 86	42,000	42,000
Giles Co Tenn court house funding 1929 6s.....	111,473 11	100,000	106,000
Giles Co Va bridge 1916-20 5s.....	20,054 31	20,000	20,000
Glassport Pa school 1917-27 4½s.....	17,522 17	17,000	17,170
Gorman Tex ind school 1951 5s.....	20,000 00	20,000	20,000
Grady Co Okla funding 1939 6s.....	7,870 65	7,000	7,560
Grady Co Okla funding 1938 6s.....	12,078 78	11,000	11,880
Grand Island Neb rfdg 1925 4s.....	20,000 00	20,000	19,000
Grand Prairie Tex school 1953 5s.....	20,000 00	20,000	20,400
Grant Co Ky funding 1919-26 4½s.....	53,122 15	51,500	52,015
Greenbrier Summers Co W Va school 1917 5s.....	25,351 90	25,000	25,000
Greene Ia school 1915-18 5s.....	4,539 21	4,500	4,545
Greene Co Tenn road 1930 5s.....	25,666 28	25,000	25,250
Greene Co Tenn road 1928 5s.....	50,197 45	49,000	49,490
Greensboro N C funding 1938 5s.....	54,060 59	50,000	51,500
Greenville Miss rfdg 1927 5s.....	15,833 67	15,000	15,300
Greenville S C funding and imp 1935 4½s.....	16,649 65	16,000	16,000
Greenville Tex el lt and pwr plant 1949 5s.....	48,930 79	46,500	46,965
Greenville Tex fire station 1950 5s.....	14,476 47	14,000	14,140
Greenville Tex street paving 1953 5s.....	71,349 72	70,000	71,400
Greenville Tex water 1950 5s.....	14,476 45	14,000	14,140
Greenwood Co S C school 1937 5s.....	15,732 43	15,000	15,300

	Book value	Par value	Market value
Gregg Co Tex road 1933 5s.....	\$15,000 00	\$15,000	\$15,000
Grosse Pointe Twp Mich school 1930 4½s.....	15,860 62	15,000	15,450
Guilford Co N C highway 1933 5s.....	97,124 84	90,000	93,600
Halifax Co N C court house 1929 6s.....	34,423 92	30,000	33,000
Hamblen Co Tenn road 1939 5s.....	15,542 02	15,000	15,150
Hancock Co Ga public road 1941 5s.....	10,570 14	10,000	10,200
Handley Tex ind school dist 1949 5s.....	20,621 23	20,000	20,600
Hardin Co Tex (Saratoga) school 1929 5s.....	9,912 16	10,000	10,000
Harlingen Tex indep school 1950 5s.....	30,000 00	30,000	30,000
Harnett Co N C funding 1937 5s.....	26,033 46	25,000	25,750
Harris Co Tex common school 1953 5s.....	20,601 82	20,000	22,400
Harris Co Tex court house 1918 4s.....	24,883 76	25,000	23,250
Harris Co Tex road 1953 4¾s.....	30,588 26	30,000	30,000
Harris Co Tex school 1951 5s.....	10,091 12	10,000	10,100
Harris Co Tex school 1954 5s.....	49,501 86	50,000	49,500
Harris Co Tex school 1930 5s.....	8,000 00	8,000	8,080
Harris Co Tex school 1950 5s.....	10,000 00	10,000	10,200
Harrisburg Saline Co Ill school 1917-21 5s.....	24,609 01	24,000	24,240
Hartsville S C school 1928 6s.....	27,095 10	25,000	26,750
Harvard Ill school 1915-19 5½s.....	5,100 90	5,000	5,100
Hattiesburg Miss college 1930 5s.....	51,089 33	50,000	50,500
Hattiesburg Miss general 1927 5s.....	7,080 31	7,000	7,070
Hattiesburg Miss general 1928 5s.....	50,993 86	50,000	50,500
Hawkins Co Tenn bridge 1916-21 6s.....	10,827 09	10,500	10,815
Hawkins Co Tenn Pike road 1964-77 5s.....	20,458 52	20,000	20,400
Hawkins Co Tenn Pike road 1924-37 5s.....	42,665 48	40,000	40,400
Hawkins Co Tenn Pike road 1914-23 4s.....	29,351 24	30,000	29,100
Hemphill Co Tex school 1951 5s.....	6,484 21	6,500	6,565
Hempstead Tex indep school 1939 5s.....	20,074 32	20,000	20,000
Henderson Co Tenn refunding 1915-44 4¾s.....	40,679 57	39,000	40,170
Henrietta Tex indep school 1949 5s.....	26,565 79	27,000	27,000
Hereford Tex indep school 1949 5s.....	20,232 26	20,000	20,000
Hertford N C graded school 1925-35 5s.....	15,644 26	15,000	15,000
Hickman Co Tenn bridge 1920-25 5s.....	9,717 68	9,500	9,595
Hickman Co Tenn bridge 1918-28 5s.....	10,172 59	10,000	10,100
Hickman Co Tenn funding 1916-31 5s.....	40,677 42	40,000	40,400
Highland Park Tex indep school 1954 5s.....	29,851 27	30,000	30,000
High Point N C funding 1938 5s.....	38,573 92	36,000	36,720
High Point N C school 1941 5s.....	10,376 53	10,000	10,200
Hillsborough Fla school 1916-35 6s.....	42,721 55	40,000	42,400
Hillsborough Co Fla 1st mtg 1933 4s.....	71,593 45	73,000	69,350
Hillsborough Co Fla school 1916-28 6s.....	13,187 30	13,000	13,520
Hillsboro Tex school 1952 5s.....	41,181 16	40,000	40,000
Hinds Co Miss refunding 1928 4½s.....	45,602 35	44,000	43,560
Hoke Co N C road 1941 5s.....	41,498 17	40,000	41,600
Holland Tex school 1953 5s.....	20,000 00	20,000	20,200
Hollywood Cal union high school 1917-25 5s.....	27,154 56	26,000	26,260
Houston Tex drainage sewer 1938 4¾s.....	6,042 57	6,000	6,000
Houston Tex high school 1922-44 4¾s.....	61,427 36	61,000	61,000
Houston Tex pavement 1941 5s.....	38,056 13	35,000	36,400
Houston Tex public park 1935-44 4¾s.....	21,145 02	21,000	21,000
Houston Tex sanitary sewer 1938 4¾s.....	5,035 48	5,000	5,000
Houston Tex school sewer street pav and fire sta 1941 5s..	12,040 95	11,000	11,440
Houston Tex ext of water mains drainage sewer 1938 4½s..	135,405 35	132,000	129,360
Houston Heights Tex building 1944 5s.....	20,308 70	20,000	20,400
Houston Heights Tex sanitary sewer 1919-41 5s.....	96,542 00	97,000	98,940
Houston Heights Tex sanitary sewer 1941-54 5s.....	102,806 86	100,000	102,000
Houston Heights Tex school 1942 5s.....	51,255 19	50,000	50,500
Howard Co Tex court house and jail 1917 5s.....	46,345 60	46,000	46,000
Hugo Okla school 1929 5½s.....	27,245 20	25,000	25,750
Huntington W Va bldg site 1940 5s.....	52,217 72	50,000	53,000
Iberville Parish La school 1916-32 5s.....	30,628 13	30,000	30,000
Iowa Co Ia county home 1915-20 4½s.....	24,195 56	24,000	24,000
Iowa Co Ia funding 1916-19 4½s.....	10,046 78	10,000	10,000
Iredell Co N C road and imp 1951 5s.....	79,918 30	75,000	78,000
Ironwood Mich school 1919 4s.....	33,832 59	34,000	32,980
Itasca Co Minn School Dist No 1 funding 1922-24 5s.....	25,018 69	24,000	24,720
Jackson Co Fla road 1951 5s.....	25,000 00	25,000	26,000
Jackson Co Fla road 1951 5s.....	52,421 37	50,000	52,000
Jackson Tenn funding and imp 1927 4½s.....	40,000 00	40,000	39,200
Jackson Tenn imp 1928 6s.....	8,420 83	7,500	8,250
Jackson Tenn railroad aid 1932 4½s.....	71,483 55	75,000	72,750
Jackson Miss sewer ext pav sidewalk & waterwks 1928 5s.	15,447 56	15,000	15,000
Jackson Miss waterworks 1928 6s.....	92,666 96	85,000	93,500
Jackson Tenn waterworks funding 1935 4s.....	3,000 00	3,000	2,700
Jacksonville Tex school 1949 5s.....	25,000 00	25,000	25,000

	Book value	Par value	Market value
Jefferson Iowa refunding 1924 4½s.....	\$4,000 00	\$4,000	\$4,000
Jefferson Co Tex school 1954 5s.....	41,505 53	41,000	41,820
Jim Wells Co Tex court house and jail 1952 5s.....	71,042 06	70,000	70,000
Jim Wells Co Tex road 1953 5½s.....	129,395 16	125,000	127,500
Johnston S C school district 1934 5s.....	25,469 49	25,000	26,000
Jones Co Miss court house 1923-32 5s.....	63,681 33	60,000	60,600
Jones Co Tex court house 1949 5s.....	42,770 11	42,500	42,500
Joplin Mo school district 1928 4½s.....	29,158 32	29,000	29,000
Jordan Utah school district 1927 4½s.....	30,000 00	30,000	29,400
Kearney Neb school 1916 5s.....	13,900 00	13,900	13,900
Kemper Co Miss court house 1943 6s.....	28,745 60	25,000	27,250
Kershaw Co S C court house 1925 5s.....	10,613 74	10,000	10,200
Kewanee Twp Ill school 1923-24 5s.....	7,594 62	7,000	7,280
Key West Fla refunding 1942 5s.....	25,720 04	25,000	25,000
King's Mountain N C school 1939 6s.....	11,026 08	10,000	10,800
Knoxville Tenn waterworks 1949 4½s.....	103,579 82	100,000	100,000
La Grange Ky school 1917-32 5½s.....	14,014 61	13,500	14,040
Lake Charles La school 1941-48 5s.....	55,616 51	53,500	54,570
Lakeland City Fla Polk Co school 1934 5s.....	50,090 00	50,000	50,000
Lake Co S D refunding 1925 4½s.....	15,038 47	15,000	15,000
Lancaster Co S C school 1922 5s.....	14,424 28	14,000	14,000
Lansing Mich sewer 1916 4½s.....	6,550 99	6,500	6,500
Latta S C school 1934 6s.....	17,972 50	16,000	16,960
Laurel Miss school 1929 5s.....	10,364 69	10,000	10,300
Laurel Miss street 1929 5s.....	10,364 69	10,000	10,300
Laurel Miss Waterworks 1929 5s.....	9,326 91	9,000	9,270
Lee Co S C court house 1937 5s.....	24,532 54	24,000	24,000
Lee Co N C court house and jail 1938 5s.....	15,277 93	14,000	14,560
Lee Co Va road 1922-37 5½s.....	47,568 99	44,000	47,520
Le Flore Co Miss bridge 1932 5s.....	5,224 86	5,000	5,150
Le Flore Co Miss road 1932 5s.....	20,899 39	20,000	20,600
Lenoir N C school 1944 6s.....	14,133 21	13,000	13,910
Leonard Tex school 1954 5s.....	10,890 36	11,000	10,890
Lewis Co Wash school 1918-22 5s.....	15,454 60	15,000	15,300
Lewiston Idaho school 1923 5s.....	4,000 00	4,000	4,000
Longview Tex ind school 1952 5s.....	7,098 58	7,000	7,000
Loudon Co Tenn road 1942 5s.....	30,730 80	30,000	30,600
Love Co Okla funding 1937 5½s.....	16,343 77	15,443	15,907
Lyons Iowa school district 1915 4s.....	30,000 00	30,000	30,000
Lyons Iowa school district 1916 4s.....	2,500 00	2,500	2,500
McAlester Okla school 1937 5s.....	35,000 00	35,000	35,000
McCall S C school 1930 5s.....	20,000 00	20,000	20,000
McCook Neb school 1926 4½s.....	15,825 46	16,000	15,680
McCulloch Co Tex bridge 1950 5s.....	43,544 02	43,000	43,000
McDowell Co., N C funding 1919 6s.....	15,801 82	15,000	15,300
McDowell Co W Va Browns Creek school 1943 5s.....	67,853 49	66,000	67,980
McDowell Co W Va Northfork school 1922-42 5s.....	30,245 48	30,000	30,600
McMinn Co Tenn bridge 1931 5s.....	20,571 19	20,000	20,400
Macon Co Mo refunding 1926-29 5s.....	93,816 22	90,000	93,600
Madison Co Tenn road Series B 1945 4s.....	95,912 21	96,000	86,400
Mahaska Co Ia funding 1930 4½s.....	25,174 97	25,000	25,000
Mahomet Ill school 1916 5s.....	811 34	800	808
Manatee Co Fla road 1939 5s.....	51,616 57	50,000	50,000
Manor Tex ind school dist 1932 5s.....	6,000 00	6,000	6,000
Maricopa Co Ariz school 1934 5½s.....	96,066 61	90,000	95,400
Marion Ia ind school 1919 4½s.....	4,031 98	4,000	4,000
Marion Co S C high school 1951 5s.....	10,000 00	10,000	10,400
Marion Co S C high school 1951 5s.....	10,254 79	10,000	10,400
Marion Co S C school 1931 5s.....	10,000 00	10,000	10,300
Marion Co S C school 1931 5s.....	15,253 18	15,000	15,450
Marion Co S C road & highway imp 1930 4½s.....	33,386 96	40,000	38,800
Marion Co Tenn public road 1934 4s.....	13,401 74	14,000	13,160
Marshall Tex high school 1950 5s.....	20,286 30	26,000	23,260
Marshall Tex street imp 1952 5s.....	28,437 35	28,000	28,280
Massac Co (Metropolis) Ill school 1933 5s.....	14,900 72	15,000	15,000
Mecklenburg Co Va road imp 1919-44 5s.....	91,167 12	88,000	89,760
Melvin Ill school 1917-20 5s.....	1,236 07	1,200	1,224
Memphis Tex ind school 1953 5s.....	40,282 89	40,000	40,000
Memphis Tenn imp 1944 4½s.....	51,570 26	50,000	50,000
Memphis Tenn school 1928 4½s.....	25,911 40	25,000	25,000
Memphis Tenn school 1937 4s.....	18,958 68	19,000	18,240
Memphis Tenn school 1945 4½s.....	58,896 69	55,000	55,000
Mercer Co W Va school 1926 6s.....	52,715 62	50,000	52,500
Meridian Miss school 1941 5s.....	51,649 43	50,000	52,000
Meridian Miss school 1937 4½s.....	35,185 98	35,000	33,950
Meridian Miss funding 1935 4½s.....	26,239 93	25,000	24,500
Meridian Miss sewerage 1924 6s.....	5,591 13	5,000	5,350
Meridian Miss waterworks 1926-34 4½s.....	50,417 79	50,000	49,000
Miami Fla school 1934 6s.....	42,755 25	40,000	42,800
Midland Tex school 1949 5s.....	20,621 89	20,000	20,000
Milwaukee Wis flushing tunnel 1916 3½s.....	5,019 71	5,000	4,950

	Book value	Par value	Market value
Mission Tex school 1953 5s.....	\$19,801 94	\$20,000	\$20,000
Missoula Mont school 1924 4½s.....	45,000 00	45,000	44,550
Mitchell Co N C court house 1915-21 6s.....	13,256 28	13,000	13,130
Mobile Ala school bldg 1943 5s.....	50,737 66	50,000	52,500
Mobile Co Ala 1928 5s.....	58,305 05	56,000	57,120
Montgomery Co Tenn highway funding 1935 4½s.....	15,636 85	15,000	14,700
Mooreville N C school 1936 5s.....	6,939 83	7,000	7,000
Moorehead Ia school 1915-20 5s.....	4,850 73	4,800	4,848
Morgan Co Tenn road 1926 5s.....	11,643 79	11,000	11,000
Morton Park Ill school 1915-16 4½s.....	4,022 51	4,000	4,000
Mound City Mo school 1934 5½s.....	33,976 31	32,500	33,150
Moundsville W Va school 1928 5s.....	31,000 00	31,000	31,000
Mt Vernon Ill school 1915-22 5s.....	40,000 00	40,000	40,800
Nance Co Neb school 1923 5s.....	12,410 21	12,000	12,120
Nashville Tenn street 1927 4s.....	20,085 09	20,000	19,000
Nashville Tenn suburban street 1935 4½s.....	51,860 56	50,000	50,000
Nashville Tenn trunk sewer 1928 4s.....	40,134 72	40,000	38,000
Natchez Miss refunding 1929 5s.....	40,861 09	39,500	39,895
Navarro Co Tex common school 1951 5s.....	16,000 00	16,000	16,160
New Bern N C refunding 1919 5s.....	25,486 12	25,000	25,250
New Berne N C street imp 1939 5s.....	50,779 97	48,000	48,960
New Berne N C street imp 1938 5s.....	16,069 41	15,000	15,300
New Brunswick N J school 1937-53 4½s.....	36,599 73	36,000	37,440
Newkirk Okla school 1924-39 5s.....	39,904 75	40,000	39,600
New Orleans La court house 1955 5s.....	111,873 45	102,000	108,120
Newport News Va harbor 1953 4½s.....	24,385 91	25,000	24,500
Norfolk Neb school 1937 5s.....	24,440 59	24,000	24,480
Norman Okla school refunding 1934 5½s.....	15,880 45	15,000	15,450
North Bergen Township N J school 1922-45 5s.....	91,217 20	86,000	90,300
North Hempstead N Y water 1921-30 4.80s.....	31,294 14	30,000	31,200
Nueces Co Tex school 1951 5s.....	10,000 00	10,000	10,100
Ocala Fla school 1934 5s.....	74,631 81	75,000	76,500
Okmulgee Co Okla cons school 1919-33 6s.....	15,921 73	15,000	15,900
Omaha Neb school 1919 4s.....	50,876 50	50,000	49,000
Omaha Neb school 1928 4½s.....	15,750 62	15,000	15,150
Omaha Neb school 1931 4½s.....	50,000 00	50,000	50,500
Omaha Neb park 1928 4½s.....	51,783 35	50,000	50,500
Omaha Neb sewer renewal 1921 4s.....	40,046 19	40,000	39,200
Omaha Neb waterworks 1941 4½s.....	49,518 44	50,000	51,000
Onslow Co N C refunding 1940 5s.....	41,841 51	40,000	41,600
Ontario Co New York highway imp 1915 4¼s.....	4,002 57	4,000	4,000
Orange Co Fla school 1934 5½s.....	53,043 57	50,000	51,000
Orange Co N C highway imp 1953 5s.....	18,906 83	19,000	19,380
Ottumwa Ia school 1919 4s.....	12,945 75	13,000	12,740
Owensboro Ky water 1931 4s.....	34,000 00	34,000	32,980
Oxford N C graded school 1943 5s.....	19,803 54	20,000	20,400
Palacios Tex school dist 1951 5s.....	25,000 00	25,000	25,000
Palestine Tex fire station 1950 4½s.....	18,000 00	18,000	17,280
Palestine Tex school 1951 5s.....	15,758 53	15,500	15,055
Palisades Park N J school 1915-47 5s.....	34,358 02	33,000	34,320
Palm Beach Co Fla school 1923 6s.....	36,947 75	35,000	36,750
Pana Township Ill high school 1915-19 5s.....	12,235 02	12,000	12,120
Paris Tex high school 1959 4½s.....	6,890 19	7,000	6,650
Paris Tex street imp Ser D 1960 5s.....	25,225 83	25,000	25,250
Paris Tex street imp 1963 5s.....	34,402 32	34,000	34,680
Paris Tex street imp Ser B 1958 5s.....	25,703 63	25,000	25,250
Paris Tex waterworks 1962 5s.....	15,323 55	15,000	15,300
Paris Tex waterworks Ser E 1963 5s.....	37,251 02	37,000	37,740
Parkersburg W Va imp 1917 5s.....	5,119 70	5,000	5,050
Pasadena Cal school dist 1916-18 4½s.....	10,103 22	10,000	10,000
Pensacola Fla imp 1936 4½s.....	59,202 78	58,000	55,100
Pensacola Fla imp 1936 4½s.....	24,556 24	25,000	23,750
Perry Co Miss public road 1915-29 5s.....	23,004 35	22,500	22,500
Perth Amboy N J school 1936 4s.....	39,563 14	39,000	37,050
Pierre S D refunding 1922 3s.....	4,725 35	5,500	4,675
Pinellas Co Fla road 1934-43 5s.....	98,542 82	100,000	100,000
Pitt Co N C court house & jail 1941 5s.....	52,800 15	50,000	52,000
Pittsburg Kans school 1918-22 4 4-5s.....	28,915 94	28,000	28,000
Pittsburg Co Okla funding 1939 6s.....	24,030 52	21,275	23,823
Pittsylvania Co Va road and bridge 1947 5s.....	26,234 87	25,000	26,000
Polk Co Tenn road 1928-38 5s.....	45,886 64	45,000	45,900
Pontotoc Co Miss jail 1928 5s.....	12,757 77	12,000	12,120
Portland Ore bridge 1922 5s.....	3,184 01	3,000	3,150
Portland Ore dry dock 1934 4s.....	3,903 42	4,000	3,920
Portland Ore water loan 1923 5s.....	3,214 28	2,000	3,150
Pueblo Co Colo school 1919 4s.....	34,000 00	34,000	32,980
Pulaski Co Ark refunding 1918-27 4½s.....	106,603 08	105,000	102,900
Pulaski Co Va road imp 1923-43 5s.....	102,472 74	100,000	102,000
Putnam Co Fla court house bridge & road 1924-49 5s.....	64,963 71	62,000	63,240
Quanah Tex ind school 1951 5s.....	15,329 81	15,000	15,150
Quincy Ill funding 1916 4½s.....	14,051 15	14,000	14,000

	Book value	Par value	Market value
Raeform N C graded and high school dist 1943 6s.....	\$21,432 58	\$20,000	\$21,400
Raleigh N C water 1943 5s.....	35,256 10	35,000	37,100
Raton N Mex school bldg 1943 6s.....	61,708 67	60,000	65,400
Ray Co Mo court house 1916-21 5s.....	34,000 00	34,000	34,600
Reeves Co Tex school 1941 5s.....	25,000 00	25,000	25,000
Reeves Co Tex school 1943 5s.....	14,705 77	15,000	15,600
Richland Co Ill school 1917-24 5s.....	40,000 00	40,000	40,000
Richland Co S C school 1930 5s.....	20,000 00	20,000	20,600
Richmond Co N C refunding 1941 5s.....	15,426 68	15,000	15,500
Richmond Co N C refunding 1939 5s.....	22,083 38	20,000	21,000
Rising Star Tex ind school 1952 5s.....	20,000 00	20,000	20,000
Ritchie Co W Va school bldg 1946 6s.....	25,917 71	24,500	25,725
Roanoke Va public bldg 1941 4½s.....	24,879 95	25,000	24,500
Roanoke Rapids N C school 1920-39 6s.....	10,741 07	10,000	10,600
Robeson Co N C funding 1939 5s.....	27,826 22	25,000	26,000
Robeson Co N C court house 1937 5½s.....	24,835 38	22,500	24,075
Robstown Tex school 1953 5s.....	20,000 00	20,000	20,600
Rock Island Ill fire station 1915-22 5s.....	16,000 00	16,000	16,600
Rock Island Ill Milan bridge repair 1915-19 5s.....	5,000 00	5,000	5,000
Rock Island Ill police automatic alarm system 1915-24 5s..	10,000 00	10,000	10,000
Rogers Co Okla funding 1938 5s.....	65,829 29	64,924	65,573
Rosebud Tex school 1949 5s.....	35,725 24	35,000	35,350
Rosedale Kas school 1932 5s.....	16,710 52	16,000	16,480
Rotan Tex school dist 1949 5s.....	10,000 00	10,000	10,000
Round Rock Tex school 1953 5s.....	28,858 31	29,000	29,000
Rumson N J school 1921-24 5s.....	4,121 36	4,000	4,080
Russell Co Va road and ridge 1917-20 5s.....	48,022 56	49,000	47,470
Russell Co Va road imp 1918-25 5s.....	40,790 74	40,000	40,400
Rutherford Co N C court house 1923-42 5½s.....	42,953 47	40,000	42,400
St Albans W Va ind school dist 1946 5s.....	17,205 95	17,000	17,170
St Joseph Mo school 1928 4s.....	10,915 30	11,000	10,450
St Lou's Co (Biwabik), Minn school 1923-26 5s.....	48,950 28	48,000	48,480
St Paul Minn refunding 1933 4s.....	9,596 25	9,000	8,820
St Petersburg Fla school 1915-33 6s.....	62,124 61	58,750	60,518
Salem Va school 1931 5s.....	17,608 62	17,000	17,170
Salisbury N C funding and imp 1943 5s.....	51,935 00	50,000	50,500
San Angelo Tex school 1949 5s.....	32,271 71	31,000	31,930
San Antonio Tex refunding 1946 4½s.....	50,975 09	50,000	50,000
San Benito Tex ind school 1952 5s.....	30,310 85	30,000	30,000
San Diego Cal high school 1919-25 5s.....	55,461 13	52,000	53,040
San Patricio Co Tex dist 1952 5s.....	29,000 00	29,000	28,420
Salt Lake City Utah refunding 1918 4s.....	12,000 00	12,000	11,880
Salt Lake City Utah refunding 1924 4½s.....	49,482 74	48,000	47,520
Scotland Neck N C graded school 1936-43 5½s.....	8,531 86	8,000	8,160
Scotts Bluffs Co Neb bridge 1919-28 6s.....	15,167 67	14,000	14,700
Seattle Wash school 1922 4s.....	24,281 36	24,000	23,280
Seattle Wash sewer 1927 4½s.....	112,602 44	110,000	110,000
Sequoyah Co Okla funding 1922 5s.....	62,633 43	61,893	61,893
Sevier Co Tenn railroad aid 1930 5s.....	74,840 31	75,000	75,750
Sherman Tex waterworks refunding 1916-47 4½s.....	32,789 50	32,000	31,040
Silsbee Tex ind school 1930 5s.....	9,958 14	10,000	10,100
Simpson Co Miss court house & jail 1916-47 5s.....	29,018 91	27,000	27,270
Sioux Falls S D school 1925 5s.....	32,335 06	30,000	30,600
Sisterville W Va ind school 1921 5s.....	4,500 00	4,500	4,500
Smithfield N C graded school 1942 5s.....	25,238 09	25,000	25,250
Smythe Co Va court house & jail 1925 4½s.....	6,618 75	6,500	6,370
South Omaha Neb general street imp 1920 5s.....	51,469 51	52,000	52,000
South Omaha Neb refunding 1915 5s.....	23,036 77	23,000	23,000
South Park (Cook Co) Ill Commissioner's Park 1924 4s....	60,940 76	60,000	59,400
Spartanburg Co S C refunding 1925 4½s.....	19,724 87	19,000	19,190
Stanley Co N C refunding 1918-35 5s.....	80,176 56	78,000	79,560
Stillwell Okla ind school 1924 6s.....	8,724 53	8,000	8,720
Summerville Ga school 1915-43 5s.....	17,684 99	17,600	17,600
Sumter S C school 1927 5s.....	11,361 87	11,000	11,110
Sunflower Co Miss bridge and refunding 1931 4½s.....	29,730 75	29,500	28,615
Surry Co N C county home 1929 5s.....	5,365 07	5,000	5,150
Sweetwater Tex ind school 1952 5s.....	51,725 18	50,000	50,000
Swain Co N C court house 1915-28 6s.....	35,756 43	32,000	35,310
Tallahatchie Co Miss jail & bridge 1924-43 6s.....	25,384 49	25,000	25,500
Tampa Fla bridge 1961 5s.....	30,353 32	29,000	29,290
Tampa Fla park 1955 5s.....	26,186 11	25,000	25,250
Tangipahoa La school 1915-21 5s.....	15,000 00	15,000	15,150
Tarboro Township N C school 1939 5s.....	31,649 73	30,000	29,400
Tarrant Co Tex road & bridge 1952 5s.....	102,724 10	100,000	102,000
Tazewell Co Va road & bridge 1918-45 5s.....	69,183 59	69,000	69,010
Teaneck Township N J school 1915-39 5s.....	26,553 61	25,000	25,500
Temple Tex school 1946 5s.....	24,508 55	23,000	23,460
Temple Tex waterworks 1917 5s.....	58,673 28	56,000	57,120
Temple Tex waterworks 1949 5s.....	31,592 96	30,000	30,900
Terrell Tex school imp 1954 5s.....	37,000 00	37,000	37,000

	Book value	Par value	Market value
Terrell Tex city hall and fire station 1954 5s.....	\$18,000 00	\$18,000	\$18,000
Texarkana Tex bridge Ser No 1 1947 5s.....	10,000 00	10,000	10,000
Texarkana Tex sewerage Ser No. 2 1947 5s.....	10,000 00	10,000	10,000
Texarkana Tex street Ser No 2 1947 5s.....	20,000 00	20,000	20,000
Texarkana Tex Ward school bldg 1953 5s.....	51,202 12	50,000	50,500
Thomaston Ga school 1918-27 6s.....	5,230 56	5,000	5,300
Tifton Ga school 1936 5s.....	21,326 52	20,000	20,200
Timpson Tex school 1949 5s.....	9,000 00	9,000	9,000
Tipton Ia school 1919 4½s.....	10,000 00	10,000	10,000
Topeka Kas waterworks 1924 4s.....	27,000 00	27,000	26,190
Troup Tex school 1953 5s.....	19,000 00	19,000	19,000
Tupelo Miss separate school 1933 5s.....	24,761 25	25,000	25,750
Turner Co Ga court house jail & road 1924-36 5s.....	49,825 94	47,000	48,410
Tyler Tex high school 1952 5s.....	25,378 42	25,000	25,500
Union Co Miss court house 1928 6s.....	73,063 35	65,000	69,550
Uvalde Tex ind school 1947 5s.....	20,480 00	20,000	20,000
Valley Mills Tex ind school 1954 5s.....	9,875 05	10,000	9,900
Valley View Tex ind school 1944 5s.....	9,875 24	10,000	9,900
Vance Co N C highway imp 1933-53 5s.....	101,839 50	100,000	102,000
Vance Co N C road 1925 5s.....	15,734 63	15,000	15,150
Venus Tex school 1939 5s.....	20,410 19	20,000	20,000
Vermillion Parish La road 1915-24 5s.....	72,843 97	72,500	72,500
Vicksburg Miss debt 1928 5s.....	3,984 28	3,800	3,876
Vicksburg Miss local debt 1926 4½s.....	85,617 80	84,000	82,320
Waco Tex waterworks 1942 5s.....	107,656 65	107,000	111,280
Wake Co N C Apex school 1943 6s.....	13,300 59	12,500	13,375
Wake Co N C Cary high school 1943 6s.....	26,601 16	25,000	26,750
Wake Co N C Wakelon school 1938 6s.....	15,880 23	15,000	16,050
Ward Co N D funding 1925 4½s.....	67,064 01	65,000	65,000
Washington Co Miss public road & bridge 1933 5s.....	58,765 56	57,000	58,140
Washington Co Okla school 1917-19 6s.....	5,106 09	5,000	5,150
Warren Co Tenn bridge 1915-19 5s.....	13,079 08	13,000	13,130
Waterloo Ia park board commissioners 1929-40 5s.....	37,273 12	35,000	34,300
Waxahachie Tex permanent street imp 1943 5s.....	4,621 03	4,500	4,500
Waxahachie Tex waterworks imp 1953 5s.....	8,728 90	8,500	8,500
Waycross Ga public imp 1923-42 5s.....	30,743 86	30,000	30,600
Webb City Mo funding 1929 5s.....	11,833 12	11,500	11,730
Webb City Mo school 1930 4½s.....	25,000 00	25,000	25,000
Webb City Mo sewer 1929 5s.....	8,749 28	8,500	8,670
Weehawken N J disposal works 1915-28 4½s.....	37,596 77	36,720	37,087
Weld Co Colo school dist 1939 5s.....	23,881 06	23,000	23,000
Wellsburg W Va ind school 1945 5s.....	35,556 81	35,000	35,700
West Dallas Tex ind school 1954 5s.....	15,840 31	16,000	15,840
West New York N J funding 1927 5s.....	51,884 21	50,000	52,500
West Washington Pa school 1917-29 4½s.....	25,823 23	25,000	25,500
Westwood Bergen Co N J school 1921-34 5s.....	29,810 60	29,000	29,870
Wharton Tex school 1929 5s.....	12,092 14	12,000	12,120
Wheeling W Va imp 1928-30 4s.....	48,000 00	48,000	48,000
White Co Tenn turnpike 1927-34 5s.....	78,483 68	75,000	75,750
Wichita Falls Tex ind school Ser No 4 1950 5s.....	30,000 00	30,000	30,300
Wichita Falls Tex sewer 1952 5s.....	10,245 12	10,000	10,100
Wichita Falls Tex street imp 1952 5s.....	12,294 13	12,000	12,120
Wichita Co Tex bridge 1951 5s.....	10,107 29	10,000	10,100
Wilmington N C water & sewer 1948 4½s.....	41,787 00	40,000	40,000
Winters Tex ind school 1950 5s.....	18,000 00	18,000	18,000
Winyah Indigo S C school 1937 5s.....	36,476 12	35,000	35,700
Wise Co., Va Gladeville Magisterial dist road 1943 5s.....	44,842 40	44,000	44,880
Wise Co Va Richmond Magisterial dist road 1943 5s.....	42,804 07	42,000	42,840
Wood Co Tex road and bridge 1952 5s.....	53,631 02	53,000	53,000
Wyandotte Co Kas funding 1922 4½s.....	30,432 15	30,000	30,000
Yalobusha Co Miss court house 1932 5s.....	15,743 02	15,000	15,000
Yalobusha Co Miss general road 1928 5½s.....	7,352 11	7,000	7,350
Yancey Co N C court house and jail 1916-39 6s.....	24,750 32	24,000	25,920
Yavapai Co Ariz school dist 1934 5½s.....	51,706 71	50,000	51,000
Yavapai Co Ariz school dist 1934 5½s.....	25,849 49	25,000	25,500
York Neb school bldg 1917-26 5s.....	19,000 00	19,000	19,150
Young Co Tex bridge 1951 5s.....	20,264 86	20,000	20,000
United States Registered Consols 1930 2s.....	311,041 64	300,000	291,000
United States Registered Loan 1918 3s.....	60,000 00	60,000	60,600
United States Registered Loan 1925 4s.....	452,614 63	402,000	446,220
United States Registered Panama Canal Loan 1961 3s.....	102,180 62	100,000	101,000
Totals.....	\$20,257,938 74	\$19,678,605	\$19,963,070

WORKMEN'S BENEFIT AND BENEVOLENT ASSOCIATION OF THE UNITED STATES

BIBLE HOUSE, NEW YORK

[Commenced business September 19, 1911]

ERNST HEGMANN, President

JACOB KORN, Secretary

Attorney for service of process in the State of New York, _____

INCOME

Membership fees	\$120 30	
Assessments or premiums	10,011 77	
Net amount received from members.....		\$10,132 07
Interest on:		
Mortgage loans	\$380 00	
Other sources	429 26	
		809 26
Assignment from workmen's children death benefit fund.....		129 69
Expense on mortgage returned		20 85
Total Income		\$11,091 87
Ledger Assets December 31, 1913.....		22,914 87
Total		\$34,006 74

DISBURSEMENTS

Death claims	\$2,950 00	
Salaries and other compensation of officers and trustees.....	1,239 90	
Salaries and other compensation of committees.....	100 31	
Salaries of office employees	35 00	
Traveling and other expenses of officers, trustees and committees.....	5 00	
Rent	240 00	
Advertising, printing and stationery	79 00	
Postage, express, telegraph and telephone.....	211 49	
Lodge supplies	228 00	
Expense of supreme lodge meeting.....	30 00	
Miscellaneous	162 48	
Total Disbursements		\$5,281 18
Balance		\$28,725 56

LEDGER ASSETS

Mortgage loans	\$18,700 00	
Deposited in trust companies and banks <i>on interest</i>	9,952 77	
Cash in association's office	72 79	
Total		\$28,725 56

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$463 50
Other assets	84 54
<hr/>	
Total	\$548 04
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	2, 609 90
<hr/>	
Total Assets	\$31,883 50
<hr/>	

LIABILITIES

Policy or certificate claims due and unpaid	\$60 00
<hr/>	

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1913	\$8,129 75	\$9,005 81	\$5,779 31	\$22,914 87
<i>Income:</i>				
Membership fees		120 30		120 30
Assessments	6,637 68		3,374 09	10,011 77
Interest and dividends	158 03	595 64	55 59	809 26
Other income			150 54	150 54
<hr/>				
Totals	\$14,925 46	\$9,721 75	\$9,359 53	\$34,006 74
<hr/>				
<i>Disbursements:</i>				
Death claims	\$2,950 00			\$2,950 00
Salaries, fees, other compensation and traveling expenses of officers and employees			\$1,380 21	1,380 21
Rent			240 00	240 00
Supreme lodge meeting			30 00	30 00
Other expenditures			630 97	680 97
<hr/>				
Totals	\$2,950 00		\$2,331 18	\$5,281 18
<hr/>				
Balance on hand December 31, 1914	\$11,975 46	\$9,721 75	\$7,028 35	\$28,725 56
<hr/>				

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	5, 631	\$355, 430	2, 350	\$149, 100
Written in 1914	552	46, 160	220	18, 730
<hr/>				
Totals	6, 183	\$401, 590	2, 570	\$167, 830
Deduct terminated, decreased or transferred in 1914	397	25, 740	190	12, 250
<hr/>				
Total certificates in force December 31, 1914	5, 786	\$375, 850	2, 380	\$155, 580
Terminated by death in 1914	50	2, 850	19	1, 040
Terminated by lapse in 1914	347	22, 890	171	11, 210
<hr/>				

Received in 1914 from members in New York:	
Mortuary	\$2, 876 78
Reserve	34 90
Expense	1, 378 61
<hr/>	
Total	\$4,290 29
<hr/>	

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	3	\$160	1	\$60
Incurred in 1914	50	2, 850	19	1, 040
	<hr/>	<hr/>	<hr/>	<hr/>
Totals	53	\$3, 010	20	\$1, 100
Paid in 1914	52	2, 950	19	1, 040
	<hr/>	<hr/>	<hr/>	<hr/>
Claims unpaid December 31, 1914	1	\$60	1	\$60
	<hr/>	<hr/>	<hr/>	<hr/>

THE WORKMEN'S CIRCLE

No. 175 EAST BROADWAY, NEW YORK

[Commenced business May 17, 1905]

S. JONAS, President

F. F. ROSENBLATT, Secretary

Attorney for service of process in the State of New York, MEYER LONDON,
No. 302 Broadway, New York

INCOME

Membership fees	\$21,000 00	
Assessments or premiums.....	349,196 20	
Reinstated	330 12	
	<hr/>	
Total	\$370,526 32	
Deduct payments returned to applicants and members	8,427 67	
	<hr/>	
Net amount received from members.....		\$362,098 65
Interest on:		
Bonds	\$13,656 87	
Other sources	1,277 18	
	<hr/>	
		14,934 05
Sale of lodge supplies.....		501 33
Miscellaneous		2,134 63
Death benefit refunded, \$1,185; consumption benefit refunded, \$700		1,885 00
Patients		13,300 00
Charitable purposes		1,736 27
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		16 29
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		13,480 00
	<hr/>	
Total Income		\$410,086 22
Ledger Assets December 31, 1913.....		470,101 71
	<hr/>	
Total		\$880,187 93

DISBURSEMENTS

Death claims	\$47,847 03	
Sick and accident claims.....	144,546 00	
Consumption benefit	20,150 00	
	<hr/>	
Total benefits paid.....		\$212,543 03
Consumption sanatorium		45,841 43
Salaries and other compensation of committees.....		1,231 81
Salaries and other compensation of office employees.....		15,054 29
Medical examiners' fees and salaries.....		75 40
Traveling and other expenses of officers, trustees and committees		314 89
Collection and exchange.....		118 67

Insurance department fees.....	\$163 00
Rent	2,499 96
Advertising, printing and stationery.....	3,328 23
Postage, express, telegraph and telephone.....	2,144 78
Official publication	11,807 91
Expense of supreme lodge meeting.....	9,539 95
Legal expenses	1,063 94
Furniture and fixtures.....	1,436 86
Miscellaneous	6,205 87
Education bureau	2,179 63
Organization work	3,035 70
Special card system.....	1,071 13

Total Disbursements	\$319,656 48
----------------------------------	---------------------

Balance	\$560,531 45
----------------------	---------------------

LEDGER ASSETS

Book value of real estate.....	\$91,673 98
Book value of bonds.....	404,350 00
Deposited in trust companies and banks <i>on interest</i>	9,363 00
Deposited in banks <i>not on interest</i>	28,098 45
Sanatorium department	1,500 00
Bills receivable \$230; branch supplies, \$790.....	1,020 00
Office furniture and fixtures, \$5,320.77; sanatorium furniture and fixtures, \$7,610.98; sanatorium live stock, \$300.....	13,231 75
Branches, \$8,753.62; members at large, \$134.62; special reimbursements, \$1,879.53; accounts current, \$526.50.....	11,294 27
Total	\$560,531 45

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$3,482 48
Other assets	153 43
Total	3,635 91
Administration fund	7,156 79
Gross Assets	\$571,324 15

DEDUCT ASSETS NOT ADMITTED

Bills receivable	\$230 00
Branches, \$8,753.62; members at large, \$134.62.....	8,888 24
Administration fund	7,156 79
Book value of real estate over market value..	24,189 59
Branch supplies, \$790; furniture and fixtures, \$5,320.77; sanatorium furniture and fixtures, \$7,610.98	13,721 75
Sanatorium live stock, \$300; special reimbursements, \$1,879.53	2,179 53
Accounts current	526 50
Total	56,892 40
Total Admitted Assets.....	\$514,431 75

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$11,590 60
Adjusted, not yet due.....	3,400 00
Due on Russian claims unpaid on account of war, \$1,185; to guardians, \$15.87.....	1,200 87

Total	\$16,191 47
Miscellaneous accounts	194 35
Russian refugee relief fund.....	585 25
Voluntary contributions	1,095 29
Total Liabilities	\$18,066 36

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Sanatorium
Balance on hand December 31, 1913.....	\$32,237 01	\$315,074 76	\$21,640 99	\$93,049 28
<i>Income:</i>				
Membership fees.....		20,181 00		
Assessments.....	61,025 82	20,224 28	164,615 85	39,194 25
Other payments by members.....	318 87			11 25
Interest and dividends.....	132 02	14,802 03		
Other income.....	1,185 00	13,745 36	712 00	14,519 50
Totals.....	\$94,898 72	\$384,027 43	\$186,963 84	\$146,774 28
<i>Disbursements:</i>				
Death claims.....	\$47,847 03			
Sick and accident claims.....			\$144,546 00	
Other benefits.....			20,150 00	
Other expenditures.....		\$91 41		\$46,687 09
Totals.....	\$47,847 03	\$91 41	\$164,696 00	\$46,687 09
Balance on hand December 31, 1914.....	\$47,051 69	\$383,936 02	\$22,272 84	\$100,087 19
	Voluntary contribution	Expense	Total	
Balance on hand December 31, 1913.....	\$1,593 02	\$6,506 65	\$470,101 71	
<i>Income:</i>				
Membership fees.....		819 00	21,000 00	
Assessments.....		55,708 33	340,768 53	
Other payments by members.....			330 12	
Interest and dividends.....			14,934 05	
Other income.....	1,936 33	955 33	33,053 52	
Totals.....	\$3,529 35	\$63,989 31	\$880,187 93	
<i>Disbursements:</i>				
Death claims.....			\$47,847 03	
Sick and accident claims.....			144,546 00	
Other benefits.....			20,150 00	
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$16,795 06	16,795 06	
Insurance department fees.....		163 00	163 00	
Rent.....		2,499 96	2,499 96	
Official publication.....		11,807 91	11,807 91	
Supreme lodge meeting.....		9,539 95	9,539 95	
Legal expenses.....		1,063 94	1,063 94	
Other expenditures.....	\$840 87	17,624 26	65,243 63	
Totals.....	\$840 87	\$59,494 08	\$319,656 48	
Balance before transfers.....	\$2,688 48	\$4,495 23	\$560,531 45	
Increase by transfers.....		142 34	142 34	
Balance.....	\$2,688 48	\$4,637 57	\$560,673 79	
Decrease by transfers.....	142 34		142 34	
Balance on hand December 31, 1914.....	\$2,546 14	\$4,637 57	\$560,531 45	

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	45,662	\$13,335,800	24,367	\$7,089,100
Written in 1914.....	8,577	1,983,000	3,965	908,700
Revived in 1914.....	1,035	287,300	599	165,300
Received by transfer in 1914. ....	.....	.....	759	217,500
Increased in 1914.....	.....	33,800	.....	12,500
Totals	55,274	\$15,639,900	29,690	\$8,393,100
Deduct terminated, decreased or transferred in 1914....	7,457	1,886,700	4,537	1,176,500
Total certificates in force December 31, 1914....	47,817	\$13,753,200	25,153	\$7,216,600
Terminated by death in 1914.	159	46,800	84	24,800
Terminated by lapse in 1914.	7,232	1,822,800	3,463	872,900
Transferred in 1914.....	.....	.....	968	273,600
Terminated by rejection in 1914	66	17,100	22	5,200

Received in 1914 from members in New York:

Mortuary	\$32,217 30
Reserve	10,739 10
Disability	12,840 30
Sick and accident.....	77,041 80
Expense	29,913 42
Total	\$162,751 92

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	52	\$15,906	26	\$7,230
Incurred in 1914.....	159	46,800	84	24,800
	.....	132	.....	68
Totals	211	\$62,838	110	\$32,098
Paid in 1914.....	159	47,847	80	24,410
Claims unpaid December 31, 1914	52	\$14,991	30	7,688

EXHIBIT OF CONSUMPTION BENEFIT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	205	\$20,150	127	\$12,550
Paid in 1914.....	205	20,150	127	12,550

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1914.....	8,886	\$144,546	4,782	\$77,799
Paid in 1914.....	8,886	144,546	4,782	77,799

SCHEDULE OF BONDS OWNED

				Par value	Book and market value
Corporate stock	City of New York	1954 3½s.....		\$6,000	\$5,280
"	"	1940 3½s.....		1,000	900
"	"	1940 3½s.....		5,000	4,500
Consolidated stock	City of New York	1922 3½s.....		2,000	1,920
"	"	1922 3½s.....		5,000	4,800
Boston Mass	1936 4s.....			5,000	4,900
Corporate stock	City of New York	1957 4½s.....		5,000	5,350
"	"	1957 4½s.....		5,000	5,350
"	"	1957 4½s.....		10,000	10,700
"	"	1957 4½s.....		15,000	16,050
"	"	1954 3½s.....		6,000	5,280
"	"	1936 4s.....		10,000	9,900
"	"	1936 4s.....		4,000	3,960
"	"	1955 4s.....		10,000	9,900
"	"	1954 3½s.....		7,000	6,160
"	"	1954 3½s.....		3,000	2,640
"	"	1960 4¼s.....		10,000	10,100
"	"	1960 4¼s.....		10,000	10,100
"	"	1954 3½s.....		4,000	3,520
"	"	1954 3½s.....		2,000	1,760
"	"	1954 3½s.....		1,000	880
"	"	1954 3½s.....		1,000	880
"	"	1954 3½s.....		1,000	880
"	"	1953 3½s.....		6,000	5,280
"	"	1955 3½s.....		16,000	14,080
"	"	1940 3½s.....		6,000	5,400
"	"	1940 3½s.....		1,000	900
"	"	1940 3½s.....		4,000	3,600
"	"	1940 3½s.....		3,000	2,700
"	"	1954 3½s.....		1,000	880
"	"	1954 3½s.....		2,000	1,760
"	"	1954 3½s.....		1,000	880
"	"	1954 3½s.....		2,000	1,760
State of New York	Town of Liberty	1931 4½s.....		2,500	2,550
Corporate stock	City of New York	1952 3½s.....		10,000	8,800
"	"	1962 4¼s.....		5,000	5,150
"	"	1962 4¼s.....		10,000	10,300
"	"	1954 3½s.....		18,000	15,840
"	"	1954 3½s.....		2,000	1,760
"	"	1954 3½s.....		3,000	2,640
"	"	1954 3½s.....		2,000	1,760
"	"	1952 3½s.....		16,000	14,080
"	"	1952 3½s.....		7,000	6,160
"	"	1952 3½s.....		7,000	6,160
"	"	1953 3½s.....		17,500	15,400
"	"	1954 3½s.....		10,000	8,800
"	"	1953 3½s.....		2,000	1,760
"	"	1953 3½s.....		500	440
"	"	1953 3½s.....		2,500	2,200
"	"	1940 3½s.....		35,000	31,500
"	"	1940 3½s.....		15,000	13,500
"	"	1960 4¼s.....		10,000	10,300
"	"	1952 3½s.....		1,000	880
"	"	1952 3½s.....		20,000	17,600
"	"	1952 3½s.....		2,000	1,760
"	"	1953 3½s.....		2,000	1,760
"	"	1953 3½s.....		10,000	8,800
"	"	1964 4¼s.....		25,000	25,750
"	"	1964 4¼s.....		25,000	25,750
Totals.....				\$430,000	\$404,350

WORKMEN'S SICK AND DEATH BENEFIT FUND OF
THE UNITED STATES OF AMERICA

NO. 1 THIRD AVENUE, NEW YORK

[Commenced business October 19, 1884]

PAUL FLASCHEL, President

WILLIAM MEYER, Secretary

Attorney for service of process in the State of New York, MORRIS HILLQUIT,
No. 30 Church street, New York.

INCOME

Memberships fees	\$13, 189 00	
Assessments or premiums	553, 484 35	
Other payments by members	1, 311 40	
	<hr/>	
Total	\$567, 984 75	
Deduct payments returned to applicants and members	14 25	
	<hr/>	
Net amount received from members		\$567, 970 50
Interest on:		
Mortgage loans	\$29, 863 37	
Other sources	2, 598 72	
	<hr/>	
		32, 462 09
Rents		1, 919 38
Sale of lodge supplies and literature		13 46
Miscellaneous		47 63
Sick benefit refunded		271 25
Sale of society buttons		337 70
		<hr/>
Total Income		\$603, 022 01
Ledger Assets December 31, 1913		744, 453 98
		<hr/>
Total		\$1, 347, 475 99

DISBURSEMENTS

Death claims	\$138,119 93
Sick and accident claims.....	362,062 13
<hr/>	
Total benefits paid.....	\$500,182 06
Salaries and other compensation of officers and trustees.....	2,359 99
Salaries and other compensation of committees.....	74 80
Salaries of office employees.....	6,560 97
Insurance department fees.....	522 85
Rent	1,500 00
Advertising, printing and stationery.....	2,808 69
Postage, express, telegraph and telephone.....	2,206 09
Lodge supplies	6 50
Official publication	9,892 47
Expense of supreme lodge meeting.....	944 05
Legal expenses	762 10
Furniture and fixtures.....	103 60
Taxes, repairs and other expenses on real estate.....	1,460 90
Miscellaneous	1,036 68

Auditing	\$304 20
Convention	470 45
Total Disbursements	\$531,196 40
Balance	\$816,279 59

LEDGER ASSETS

Book value of real estate.....	\$31,041 67
Mortgage loans	659,725 00
Deposited in trust companies and banks <i>on interest</i>	17,197 19
Cash in association's office.....	305 85
In treasuries of subordinate bodies or deposited in banks by them	108,009 88
Total	\$816,279 59

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$11,180 99
Other assets	283 96
Total	11,464 95
Furniture and fixtures, \$1,400; supplies and printed matter, \$2,000; society buttons, \$88; assessments due and unpaid, \$43,816 90	47,304 90
Gross Assets	\$375,049 44

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, supplies, buttons, assessments due and unpaid	47,304 90
Total Admitted Assets.....	\$327,744 54

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$15,107 90
Resisted	2,170 00
Reported, not yet adjusted.....	18,067 61
Total	\$35,345 51
Salaries and miscellaneous accounts.....	196 82
Advance assessments	176 05
Total Liabilities	\$35,718 38

EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and accident	Expense	Total
Balance on hand December 31, 1913.....	\$175,547 94	\$406,424 72	\$134,435 42	\$28,045 90	\$744,453 98
<i>Income:</i>					
Membership fees.....		13,189 00			13,189 00
Assessments.....	174,020 01		348,420 50	31,029 59	553,470 10
Other payments by members.....				1,311 40	1,311 40
Interest and dividends.....		32,462 09			32,462 09
Other income.....			271 25	2,318 17	2,589 42
Totals.....	\$349,567 95	\$452,075 81	\$483,127 17	\$62,705 06	\$1,347,475 99
<i>Disbursements:</i>					
Death claims.....	\$138,119 93				\$138,119 93
Sick and accident claims.....			\$362,062 13		362,062 13

EXHIBIT OF FUNDS—Continued

	Mortuary	Reserve	Sick and accident	Expense	Total
Salaries, fees, other compensation and traveling expenses of officers and employees.....				\$8,995 76	\$8,995 76
Insurance department fees.....				522 85	522 85
Rent.....				1,500 00	1,500 00
Official publication.....				9,892 47	9,892 47
Supreme lodge meeting.....				944 05	944 05
Legal expenses.....				762 10	762 10
Taxes and expenses on real estate.....				1,460 90	1,460 90
Other expenditures.....				6,936 21	6,936 21
Totals.....	\$138,119 93		\$362,062 13	\$31,014 34	\$531,196 40
Balance before transfers.....	\$211,448 02	\$452,075 81	\$121,065 04	\$31,690 72	\$816,279 59
Increase by transfers.....		1,250 00			1,250 00
Balance.....	\$211,448 02	\$453,325 81	\$121,065 04	\$31,690 72	\$817,529 59
Decrease by transfers.....	1,250 00				1,250 00
Balance on hand December 31, 1914.....	\$210,198 02	\$453,325 81	\$121,065 04	\$31,690 72	\$816,279 59

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1913	50,366	\$12,591,500	19,258	\$4,814,500
Written in 1914.....	3,034	758,500	808	202,000
Revived in 1914.....	227	56,750	58	14,500
Totals	53,627	\$13,406,750	20,124	\$5,031,000
Deduct terminated, decreased or transferred in 1914.....	2,341	585,250	793	198,250
Total certificates in force December 31, 1914....	51,286	\$12,821,500	19,331	\$4,832,750
Terminated by death in 1914.	576	144,000	278	69,500
Terminated by lapse in 1914.	1,680	420,000	469	117,250
Transferred in 1914.....			23	5,750
Terminated by expulsion and withdrawal in 1914.....	85	21,250	23	5,750
Received in 1914 from members in New York:				
Mortuary				\$65,416 72
Sick and accident.....				130,995 75
Expense				11,669 21
Total				\$208,081 68

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	102	\$22,091	34	\$7,094
Incurred in 1914.....	576	144,000	278	69,500
Totals	678	\$166,091	312	\$76,594
Paid in 1914.....	552	138,120	261	65,381
Balance	126	\$27,971	51	\$11,213
Transferred to reserve fund..	5	1,250	2	500
Claims unpaid December 31, 1914	121	26,721	49	10,713

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	872	\$5,380	308	\$1,986
Incurred in 1914.....	10,820	365,307	4,404	135,600
Totals	11,692	\$370,687	4,712	\$137,586
Paid in 1914.....	10,705	362,062	4,360	133,424
Claims unpaid December 31, 1914	987	\$8,625	352	\$4,162

LIVE STOCK

Co-operative or Assessment Associations

TRANSACTIONING BUSINESS UNDER THE

PROVISIONS OF ARTICLE VIII OF THE
INSURANCE LAW

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIVE
STOCK CO-OPERATIVE OR ASSESSMENT ASSOCIATIONS, AS
AUDITED BY THE INSURANCE DEPARTMENT, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1914

CHAUTAUQUA CO-OPERATIVE LIVE STOCK INSUR- ANCE COMPANY

WESTFIELD, N. Y.

[Commenced business October 22, 1908]

JAMES H. PRENDERGAST, President EDWARD N. SKINNER, Secretary
Attorney for service of process in the State of New York, JOHN H. BROGAN,
Erie County Bank Building, Buffalo, N. Y.

INCOME

Membership fees	\$27,091 54	
Deduct payments returned to applicants and members	780 51	
Net amount received from applicants and members.....		\$26,311 03
Interest		216 19
Total Income		\$26,527 22
Ledger Assets December 31, 1913		3,727 60
Total		\$30,254 82

DISBURSEMENTS

Death claims	\$11,381 00	
Commissions and fees to agents account first year's assessments or premiums	7,315 35	
Salaries of managers or agents.....	3,367 14	
Traveling and other expenses of officers, trustees and com- mittees	2,362 18	
Rent	165 00	
Advertising, printing and stationery.....	204 55	
Postage, express, telegraph and telephone.....	161 16	
Legal expense	50 00	
Miscellaneous	622 25	
Agents' balances charged off.....	58 44	
Total Disbursements	\$25,687 07	
Balance	\$4,567 75	

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$2,500 00	
Deposited in trust companies and banks <i>not on interest</i>	631 68	
Cash in association's office.....	888 07	
Bills receivable	548 00	
Total	\$4,567 75	

DEDUCT ASSETS NOT ADMITTED

Bills receivable	548 00	
Total Admitted Assets	\$4,019 75	

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$875 00
Salaries and miscellaneous accounts.....	44 25
Commissions to agents due or accrued.....	84 58
Total Liabilities	\$1,003 83

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	874	\$215,710
Written in 1914.....	1,838	412,944
Totals	2,712	\$628,654
Deduct terminated, decreased or transferred in 1914..	874	215,710
Total certificates in force December 31, 1914....	1,838	\$412,944

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1913.....	3	\$525
Incurred in 1914.....	88	12,806
Totals	91	\$13,331
Paid in 1914.....	81	11,381
Balance	10	\$1,950
Saved by compromising or scaling down in 1914.....		300
Rejected in 1914.....	3	775
Claims unpaid December 31, 1914.....	7	875

THE UNITED RETAIL GROCERS' ASSOCIATION OF BROOKLYN MUTUAL BENEFIT HORSE FUND

No. 1368 FLATBUSH AVENUE, BROOKLYN, N. Y.

[Commenced business, 1884]

PETER BECKER, President

FREDERICK LUPPENS, Secretary

Attorney for service of process in the State of New York, ROBERT H. KOEHLER,
No. 51 Chambers street, New York.

INCOME

Membership fees	\$1,274 25	
Entertainment	58 62	
Total	\$1,332 87	
Deduct payments returned to applicants and members	23 33	
Net amount received from applicants and members.....		\$1,309 54
Total Income		\$1,309 54
Ledger Assets December 31, 1913.....		495 62
Total		\$1,805 16

DISBURSEMENTS

Death claims	\$624 30	
Commissions and fees to agents account first year's assessments or premiums	9 00	
Salaries of managers or agents.....	200 00	
Medical examiners' fees and salaries.....	121 50	
Advertising, printing and stationery.....	31 05	
Postage, express, telegraph and telephone.....	15 31	
Total Disbursements	\$1,001 16	
Balance		\$804 00

LEDGER ASSETS

Deposited in trust companies and banks <i>not on interest</i>	\$734 25	
Cash in association's office.....	69 75	
Total Assets		\$804 00

LIABILITIES

None

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1913.....	154	\$16,724
Written in 1914.....	18	2,250
Totals	172	\$18,974
Deduct terminated, decreased or transferred in 1914..	37	4,277
Total certificates in force December 31, 1914....	135	\$14,697
Terminated by death in 1914.....	11	624
Terminated by lapse in 1914.....	26	3,653

EXHIBIT OF DEATH CLAIMS

Paid in 1914.....	11	\$624
-------------------	----	-------

Co-operative Fire Insurance Corporations

TABLES OF ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE ABOVE CORPORATIONS TRANSACTING BUSINESS IN THE STATE OF NEW YORK, AS AUDITED BY THE INSURANCE DEPARTMENT, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1914

CO-OPERATIVE FIRE INSURANCE CORPORATIONS OPERATING UNDER ARTICLE IX OF THE IN- SURANCE LAW

The following statistical tables and abstracts are compiled from the 1914 statements of the above corporations after audit and correction by the department under the authority granted by section 46 of the Insurance Law.

In this volume these corporations are divided into three classes as follows: (1) Advance premium, (2) County assessment, (3) Town assessment.

During the year 1914 the following co-operative fire corporations were examined by the department:

Name	Made as of	Date of report
Andes.....	June 25, 1914	June 30, 1914
Argyle.....	June 17, 1914	June 19, 1914
Bovina.....	June 24, 1914	July 2, 1914
Cambridge.....	June 16, 1914	June 26, 1914
Catskill Mountain.....	May 1, 1914	June 1, 1914
Charlton.....	Sept. 8, 1914	Sept. 11, 1914
Co-operative of Granville.....	June 17, 1914	June 19, 1914
Co-operative of Greene, Schoharie and Delaware.....	Sept. 1, 1914	Sept. 22, 1914
Co-operative of Hartford.....	June 17, 1914	June 19, 1914
Cortland County Patrons.....	Oct. 21, 1914	Oct. 26, 1914
Danby.....	Oct. 22, 1914	Oct. 26, 1914
Farmers of Catskill.....	Aug. 27, 1914	Aug. 28, 1914
Farmers Fire and Lightning of Oneida County.....	Nov. 6, 1914	Nov. 9, 1914
Farmers of Fort Edward.....	June 17, 1914	June 19, 1914
Farmers of Greenville, Durham, Westerlo and Rensselaerville....	May 12, 1914	May 16, 1914
Farmers of Palatine.....	Sept. 17, 1914	Sept. 21, 1914
Farmers of Pompey and Fabius.....	Nov. 5, 1914	Nov. 9, 1914
Franklin.....	June 24, 1914	July 21, 1914
Galway.....	Sept. 10, 1914	Sept. 18, 1914
Greene County Mutual.....	May 1, 1914	Oct. 28, 1914
Hebron.....	June 16, 1914	June 19, 1914
Jackson.....	June 16, 1914	June 26, 1914
Kortright.....	June 23, 1914	July 1, 1914
Madison & Onondaga Mutual.....	Sept. 1, 1914	Sept. 2, 1914
Malta.....	Sept. 10, 1914	Sept. 11, 1914
Meredith.....	June 24, 1914	July 21, 1914
Middletown & Roxbury.....	June 23, 1914	July 1, 1914
Montgomery and Fulton Patrons.....	Sept. 17, 1914	Oct. 7, 1914
Oneida County Grange (organization).....	Jan. 26, 1914	Jan. 26, 1914
Onondaga County Patrons.....	Aug. 31, 1914	Sept. 4, 1914
Patrons of Industry of Cortland County.....	Oct. 21, 1914	Oct. 27, 1914
Pioneer.....	May 1, 1914	July 29, 1914
Salem.....	June 16, 1914	June 19, 1914
Security Mutual.....	Oct. 1, 1913	Nov. 17, 1913
Stamford.....	June 23, 1914	June 29, 1914
Tioga County Patrons.....	Oct. 26, 1914	Oct. 26, 1914
Tompkins County Co-operative.....	Dec. 1, 1913	Mar. 27, 1914
Tompkins, Schuyler and Tioga County Patrons.....	Oct. 22, 1914	Oct. 26, 1914
Venice.....	Oct. 23, 1914	Oct. 26, 1914
Westmoreland.....	Nov. 6, 1914	Nov. 9, 1914

Statistical Tables

CO-OPERATIVE FIRE INSURANCE COMPANIES

TABLE A

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the nature of the ASSETS and LIABILITIES of ADVANCE PREMIUM CORPORATIONS for the year ending December 31, 1914

CORPORATIONS	ASSETS					LIABILITIES				
	Mortgage loans	Bonds and stocks owned	Cash in office and in banks	Uncollected premiums	Other assets	Total assets	Unpaid losses	Unearned premiums	Other liabilities	Total liabilities
Baron Steuben Co-operative Fire Ins. Co.	.....	.....	\$8,620 05	\$1,847 16	*\$642 00	\$11,109 21	\$4,635 00	\$9,770 87	\$150 00	\$14,555 87
Butternut Valley Mutual Fire Ins. Co.	.....	.....	9,931 28	1,682 48	117 75	11,731 51	.....	4,352 39	.....	4,352 39
Catskill Mountain Fire Ins. Co. of Greene County	.....	.....	7,106 39	1,986 47	261 04	22,223 90	1,017 50	7,160 29	20 00	8,197 79
Catskill Mutual Fire Ins. Co. of Greene County	\$1,500 00	\$11,370 00	2,131 78	368 50	.....	2,500 28	261 25	1,983 62	50 00	2,294 87
Chemical Mutual Fire Ins. Co.	.....	4,870 00	4,439 93	1,211 71	.....	10,521 64	.....	5,488 10	.....	5,488 10
Church Insurance Assn. of State of New York	.....	.....	14,891 29	1,636 30	89 33	16,616 92	50 00	9,816 81	779 58	10,646 39
Commercial Mutual Fire Ins. Co. of Greene County	1,000 00	520 00	18,577 19	5,395 33	262 50	25,755 02	2,759 15	19,060 27	.....	21,819 42
Co-op. Fire Ins. Co. of Greene, Schoharie and Delaware Counties	6,275 00	5,860 00	39,259 32	7,202 07	571 99	59,168 38	2,615 00	28,183 34	.....	30,798 34
Dwelling Ins. Assn. of Central New York	.....	.....	5,359 15	.....	73 10	5,432 25	375 52	1,392 06	.....	1,767 58
Empire Co-operative Fire Ins. Co.	49,277 77	.....	15,164 10	9,554 23	4,038 33	78,034 43	1,235 00	31,912 83	.....	33,147 83
Greene County Mutual Fire Ins. Co.	7,900 00	28,540 00	13,583 44	5,679 47	12,807 89	58,510 80	2,045 26	21,617 39	157 50	23,820 15
Home Mutual Fire Ins. Co. of Broome County, N. Y.	29,950 00	.....	8,110 62	6,077 83	377 17	44,515 62	1,100 00	20,119 68	.....	21,219 68
Lancaster Mutual Fire Ins. Co. of Erie County, N. Y.	.....	.....	21,447 98	.....	.....	21,447 98	.....	1,260 71	.....	1,260 71
Livingston County Mutual Fire Ins. Co.	.....	.....	17,748 31	1,170 83	43 66	18,962 80	.....	16,124 66	1,277 64	17,402 30
Mercantile Co-operative Fire Ins. Co. of Greene County	.....	.....	1,433 40	1,331 43	.....	2,764 83	1,661 25	5,435 54	.....	7,096 79
Merchants' Co-op. Fire Ins. Assn. of Central New York	.....	.....	9,990 81	.....	152 15	10,142 96	563 29	2,413 70	.....	2,976 99
Merchants' and Farmers' Mut. Fire Ins. Co. of Schoharie and Albany Counties	2,525 00	3,150 00	3,076 06	2,047 26	51 52	10,849 84	300 00	10,481 79	51 52	10,833 31
Monroe County Co-operative Fire Insurance Co.	.....	.....	23,024 71	4,180 53	.....	27,205 24	5,296 54	35,237 25	.....	40,533 79
Montgomery Fire Insurance Co.	.....	.....	14,655 83	2,490 47	172 91	17,319 21	500 00	14,154 54	.....	14,654 54
Mut. Cheese Factory and Creamery Ins. Co. of St. Lawrence and Jefferson Counties, N. Y.	.....	.....	8,379 77	1,926 52	.....	10,306 29	.....	13,160 20	.....	13,160 20
New York Central Mutual Fire Insurance Co.	4,683 33	10,080 00	13,786 61	5,784 39	314 14	34,648 47	974 24	24,171 24	.....	25,145 48
Olive Co-operative Fire Insurance Assn.	.....	.....	1,005 39	.....	.....	1,005 39	.....	9,321 88	.....	9,321 88
Oneida Co-operative Fire Ins. Assn. of New York	.....	.....	1,777 52	1,414 32	.....	3,191 84	.....	4,027 48	11,550 00	5,577 48
Otsego Mutual Fire Insurance Co.	8,700 00	12,333 00	7,756 58	5,001 64	233 35	34,024 57	2,268 21	26,203 94	.....	28,472 15
Patrons of Husbandry Fire Relief Assn. of Ulster Co., N. Y.	5,050 00	.....	11,961 42	753 18	179 87	17,944 47	4,947 57	16,633 48	200 00	21,781 05

Pioneer Co-operative Fire Insurance Co.....	7,400 00	33,190 00	18,696 66	6,246 24	643 65	66,176 55	2,834 91	25,713 48	157 50	28,705 89
Preferred Mut. Fire Ins. Co. of Chenango County.....	18,150 54	108,815 00	9,376 87	10,257 19	1,636 43	148,236 03	3,218 59	50,580 64	.....	53,799 23
Security Mutual Fire Ins. Co. of Delaware County, N. Y.....	18,750 00	1,740 00	14,766 10	3,827 77	693 29	39,777 16	1,584 69	16,988 29	.....	18,572 98
Sterling Fire Insurance Co.....	.....	.....	22,803 31	3,995 66	.....	26,798 97	677 45	20,472 11	.....	21,149 56
Tompkins County Co-operative Fire Ins. Co.....	.....	22,333 00	38,186 10	11,467 57	60 75	72,047 42	15,062 11	79,823 66	.....	94,885 77
Utica Fire Ins. Co. of Oneida County, N. Y.....	7,100 00	14,500 00	7,260 25	3,242 82	239 77	32,342 84	650 00	11,043 36	.....	11,693 36
West Seneca Mutual Fire Ins. Assn.....	.....	.....	4,549 06	.....	947 61	5,496 67	1,389 60	1,925 19	10 90	3,325 69
Woodstock Mutual Fire Insurance Assn.....	.....	.....	7,919 78	.....	.....	7,919 78	.....	1,399 65	.....	1,399 65
Wyoming Valley Fire Insurance Co.....	.....	.....	25,428 43	4,261 32	.....	29,689 75	2,300 00	35,637 00	.....	37,937 00
Totals.....	\$168,261 64	\$257,301 00	\$432,205 49	\$112,040 69	\$14,610 20	\$984,419 02	\$60,322 13	\$583,067 44	\$4,404 64	\$647,794 21

* Collateral loans. † Includes \$2,200, real estate. ‡ Borrowed money.

TABLE B

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the nature of the INCOME and DISBURSEMENTS of ADVANCE PREMIUM CORPORATIONS for the year ending December 31, 1914

CORPORATIONS	INCOME				DISBURSEMENTS						
	Premiums and assessments	Interest	Other income	Total income	Losses paid	Commissions	Salaries, fees, etc., of officers, directors and employees	Rent	Legal expenses	Other disbursements	Total disbursements
Baron Steuben Co-operative Fire Ins. Co.	\$13,671 12	\$213 22	.....	\$13,884 34	\$20,051 69	\$2,522 71	\$1,779 38	\$84 00	.....	\$3,771 68	\$28,209 46
Butternut Valley Mutual Fire Ins. Co.	7,486 67	117 75	.....	7,608 70	2,519 17	1,497 35	737 72	57 57	.....	348 38	5,160 19
Catskill Mountain Fire Ins. Co. of Greene County. .	12,041 87	621 15	\$4 28	12,663 02	3,688 60	2,351 79	716 00	25 00	.....	729 65	7,511 04
Catskill Mut. Fire Ins. Co. of Greene County.	2,134 80	.....	.....	2,134 80	415 99	410 25	225 00	60 00	.....	74 20	1,185 44
Chemical Mutual Fire Ins. Co.	9,706 67	254 45	.....	9,961 12	2,726 83	2,020 99	836 59	23 00	.....	381 75	5,989 16
Church Ins. Assn. of State of New York.	6,832 42	472 33	.....	7,304 75	2,177 23	.....	1,643 00	360 00	.....	664 19	4,844 42
Commercial Mut. Fire Ins. Co. of Greene County. .	29,512 46	393 00	56 80	29,962 26	15,715 97	5,837 78	2,238 06	112 52	.....	2,122 47	26,026 80
Co-op. Fire Ins. Co. of Greene, Schoharie and Delaware Counties.	42,248 44	1,822 99	54 95	44,126 38	22,719 34	8,345 25	4,182 05	112 52	.....	2,863 79	38,222 95
Dwelling Ins. Assn. of Central New York.	2,520 42	116 83	9 60	2,646 85	60 38	.....	478 27	2 00	.....	500 58	1,041 23
Empire Co-op. Fire Ins. Co.	46,116 47	1,666 99	.....	47,783 46	28,123 65	9,223 29	4,488 00	166 67	.....	2,729 39	44,731 00
Greene County Mutual Fire Ins. Co.	32,343 91	1,908 71	150 00	34,402 62	15,820 93	6,464 64	2,085 50	25 00	\$30 00	2,108 60	26,534 67
Home Mut. Fire Ins. Co. of Broome County, N. Y. .	36,273 92	1,778 71	.....	38,052 63	23,006 42	7,275 60	3,100 00	180 00	5 82	2,935 19	36,503 03
Lancaster Mut. Fire Ins. Co. of Erie County, N. Y. .	748 87	837 99	.....	1,586 86	.....	.....	241 00	.....	.....	465 31	706 31
Livingston County Mut. Fire Ins. Co.	14,037 74	655 34	8 50	14,701 58	13,405 39	1,891 42	1,057 45	.....	.....	249 48	16,603 74
Mercantile Co-op. Fire Ins. Co. of Greene County. .	7,308 78	1 34	.....	7,310 12	3,863 28	1,423 56	845 00	60 00	.....	446 41	6,638 25
Merchants' Co-op. Fire Ins. Assn. of Cent. New York. .	5,849 50	228 04	14 40	6,091 94	110 64	.....	1,659 37	2 00	.....	1,328 12	3,100 13
Merchants' and Farmers' Mut. Fire Ins. Co. of Schoharie and Albany Counties.	14,157 83	269 00	.....	14,426 83	7,114 00	2,938 60	2,360 00	120 00	.....	707 89	13,240 49
Monroe County Co-op. Fire Ins. Co.	43,410 67	1,139 24	.....	44,549 91	38,934 24	8,303 51	4,087 34	540 00	32 50	4,067 31	55,964 90
Montgomery Fire Insurance Co.	18,768 57	276 30	27 87	19,072 74	10,538 77	3,794 29	1,650 85	185 50	25 13	1,404 72	17,599 26
Mut. Cheese Factory and Creamery Ins. Co. of St. Lawrence and Jefferson Counties, N. Y.	25,762 99	75 00	.....	25,837 99	18,952 43	.....	4,459 44	180 00	.....	2,250 47	25,842 34

New York Central Mutual Fire Insurance Co.....	38,165 44	906 49	.....	39,071 93	22,634 88	7,305 52	3,712 00	86 94	87 63	1,668 87	35,495 84
Olive Co-operative Fire Insurance Assn.....	7,927 75	23 38	.....	7,951 13	6,135 11	.....	1,238 01	.....	.....	287 52	7,660 64
Oneida Co-op. Fire Ins. Assn. of New York.....	6,911 44	9 23	.....	6,920 67	3,081 94	1,382 28	496 93	103 01	10 00	1,382 64	6,456 80
Otsego Mutual Fire Insurance Co.....	40,990 30	1,128 40	.....	42,118 70	28,721 80	8,779 73	2,687 57	135 00	102 50	1,947 13	42,373 73
Patrons of Husbandry Fire Relief Assn. of Ulster County, N. Y.....	15,604 90	497 81	87 30	16,190 01	6,363 08	2,258 38	919 62	.....	.....	699 96	10,241 04
Pioneer Co-operative Fire Ins. Co.....	38,616 58	2,213 93	.....	40,830 51	21,562 39	7,774 47	2,060 00	25 00	20 00	2,386 44	33,828 30
Preferred Mut. Fire Ins. Co. of Chenango County...	78,111 38	5,101 53	10 16	83,223 07	40,046 27	15,619 45	5,262 03	221 52	.....	5,315 60	66,464 87
Security Mut. Fire Ins. Co. of Delaware County, N. Y.....	24,381 23	1,162 80	190 29	25,734 32	11,442 18	4,834 43	2,270 99	160 80	3 40	1,459 41	20,171 21
Sterling Fire Insurance Co.....	30,052 92	655 61	5 00	30,713 53	19,332 93	5,977 57	3,034 27	213 75	.....	1,437 09	30,045 61
Tompkins County Co-operative Fire Ins. Co.....	182,493 09	1,694 48	198 53	184,386 10	116,094 22	12,921 73	9,281 49	783 00	764 32	8,050 70	147,895 46
Utica Fire Ins. Co. of Oneida County, N. Y.....	19,853 04	855 30	.....	20,708 34	4,167 42	3,989 00	1,284 00	300 00	.....	1,011 42	10,751 84
West Seneca Mutual Fire Ins. Assn.....	2,235 63	231 08	.....	2,466 76	1,850 00	35 05	621 00	50 00	.....	76 88	2,632 93
Woodstock Mut. Fire Ins. Assn.....	1,418 25	312 30	81 51	1,812 06	2,444 51	.....	282 00	3 00	.....	39 45	2,768 96
Wyoming Valley Fire Ins. Co.....	39,489 28	818 34	.....	40,307 62	27,121 28	6,194 71	2,634 00	126 84	.....	2,318 71	38,395 54
Totals.....	\$897,185 40	\$28,459 06	\$899 19	\$926,543 65	\$540,942 96	\$141,373 35	\$74,653 93	\$4,504 64	\$1,081 30	\$58,281 40	\$820,837 58

TABLE C

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the number of policies and amount of insurance in force on December 31, 1913, 1914, written and terminated during 1914 and in force on December 31, 1914, of ADVANCE PREMIUM CORPORATIONS

CORPORATIONS	IN FORCE DECEMBER 31, 1913		WRITTEN OR RENEWED IN 1914		DEDUCT EXPIRATIONS AND CANCELLATIONS		DEDUCT AMOUNT REINSURED		IN FORCE DECEMBER 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Baron Steuben Co-op. Fire Ins. Co.	3,058	\$4,602,494	1,723	\$1,984,564	1,806	\$3,389,784			2,975	\$3,197,274
Butternut Valley Mut. Fire Ins. Co.	1,401	1,139,429	984	747,387	949	729,252			1,436	1,158,064
Catskill Mountain Fire Ins. Co. of Greene County	1,820	1,519,065	1,549	1,325,133	1,248	1,029,530			2,121	1,814,698
Catskill Mut. Fire Ins. Co. of Greene County	669	493,019	312	213,482	336	229,216			645	479,285
Chemical Mutual Fire Ins. Co.	901	798,973	1,066	1,139,859	753	704,244			1,214	1,234,588
Church Ins. Assn. of State of New York	2,192	4,431,483	687	1,702,833	741	1,632,376	1,360	\$2,008,389	778	2,493,551
Commercial Mut. Fire Ins. Co. of Greene County	4,619	4,231,788	3,636	3,209,623	2,935	2,578,079			5,320	4,863,332
Co-op. Fire Ins. Co. of Greene, Schoharie and Delaware Counties	6,522	6,276,424	5,011	4,635,132	3,974	3,646,818			7,559	7,264,738
Dwelling Ins. Assn. of Central New York	329	448,905	45	78,825	61	98,325			313	429,405
Empire Co-op. Fire Ins. Co.	8,065	7,579,587	5,078	4,816,350	4,793	4,150,884			8,345	8,245,053
Greene County Mutual Fire Ins. Co.	5,019	4,582,856	3,662	3,434,938	2,859	2,654,724			5,822	5,363,070
Home Mut. Fire Ins. Co. of Broome County, N. Y.	5,200	4,721,908	4,157	3,593,345	3,806	3,038,057			5,751	5,277,196
Lancaster Mut. Fire Ins. Co. of Erie County, N. Y.	239	201,275	73	63,200	84	80,050			228	184,425
Livingston County Mut. Fire Ins. Co.	2,641	5,170,104	1,043	1,966,948	1,034	1,885,432			2,652	5,251,620
Mercantile Co-op. Fire Ins. Co. of Greene County	1,900	1,382,857	970	736,791	1,014	768,055			1,856	1,351,593
Merchants' Co-op. Fire Ins. Assn. of Central New York	278	374,270	17	22,250	18	25,800			277	370,720
Merchants' and Farmers' Mut. Fire Ins. Co. of Schoharie and Albany Counties	3,086	2,782,174	1,567	1,422,487	1,617	1,402,407			3,036	2,802,254
Monroe County Co-operative Fire Insurance Co.	7,573	8,912,291	4,624	4,981,225	4,041	4,683,411			8,156	9,210,103
Montgomery Fire Insurance Co.	4,706	4,219,547	2,362	2,038,465	2,669	2,371,747			4,399	3,886,265
Mut. Cheese Factory and Creamery Ins. Co. of St. Lawrence and Jefferson Counties, N. Y.	1,286	1,573,846	1,601	1,980,561	1,215	1,507,476			1,672	2,046,931
New York Central Mutual Fire Insurance Co.	5,514	5,261,752	4,228	3,878,764	3,697	3,280,317			6,045	5,860,199
Olive Co-operative Fire Insurance Assn.	2,023	2,508,717	616	872,664	675	945,100			1,964	2,436,281
Oneida Co-op. Fire Ins. Assn. of New York	1,473	1,161,963	917	679,390	892	651,918			1,498	1,189,435
Osago Mutual Fire Insurance Co.	5,456	5,401,531	4,578	3,947,619	3,534	3,118,025			6,500	6,231,125
Patrons of Husbandry Fire Relief Assn. of Ulster County	1,700	4,618,321	649	1,504,512	646	1,514,480			1,703	4,008,353

Pioneer Co-operative Fire Ins. Co.	5,388	5,333,542	4,369	4,140,116	3,267	3,038,615	.....	6,490	6,435,043
Preferred Mut. Fire Ins. Co. of Chenango County.	12,181	12,608,840	8,997	8,694,727	7,824	7,516,052	.....	13,354	13,787,515
Security Mutual Fire Ins. Co. of Delaware County, N. Y.	4,601	4,301,128	3,121	2,805,923	2,856	2,525,072	.....	4,866	4,581,979
Sterling Fire Insurance Co.	5,159	4,922,705	3,714	3,362,793	3,100	2,754,165	.....	5,773	5,531,333
Tompkins County Co-operative Fire Ins. Co.	25,615	36,850,610	6,909	9,492,938	14,033	20,283,155	.....	18,491	26,060,393
Utica Fire Ins. Co. of Oneida County, N. Y.	2,593	2,239,535	2,401	2,057,084	1,928	1,604,199	.....	3,066	2,692,420
West Seneca Mutual Fire Ins. Assn.	340	403,643	163	214,405	171	205,310	.....	332	412,738
Woodstock Mut. Fire Ins. Assn.	460	577,378	166	232,980	194	263,490	.....	432	546,868
Wyoming Valley Fire Ins. Co.	5,171	8,633,566	3,004	4,382,995	2,749	3,860,383	.....	5,426	9,156,178
Totals	139,178	\$159,667,526	84,001	\$86,360,808	81,324	\$88,165,948	1,360	\$2,008,389	\$155,853,997

TABLE D
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
Showing the nature of the ASSETS and LIABILITIES of COUNTY ASSESSMENT Corporations for the year ending December 31, 1914

CORPORATIONS	ASSETS			LIABILITIES				
	Cash in office and in banks	All other assets	Total assets	Unpaid losses and claims	Borrowed money	Interest due and accrued	All other liabilities	Total liabilities
Agricultural Ins Co. of St. Lawrence County, New York.....	\$620 50	.....	\$620 50	\$1,019 65	\$265 00	\$9 94	.....	\$1,294 59
Allegany County Farmers' Co-operative Fire Ins. Co.....	400 75	.....	400 75	7,231 75	25,100 00	.....	.....	32,331 75
Auburn Mut. Fire Ins. Co. of Cayuga County.....	499 85	.....	499 85	.....	.....	.....	.....	.....
Broome County Farmers' Fire Relief Assn.....	1,847 25	.....	1,847 25	1,175 00	3,000 00	121 84	.....	4,296 84
Broome County Patrons' Fire Relief Assn.....	1,376 37	.....	1,376 37	.....	.....	.....	.....	.....
Callicoon Agr. Mut. Fire Relief Assn. of Sullivan County.....	3,268 10	.....	3,268 10	2,685 00	.....	.....	\$108 00	2,793 00
Cattaraugus County Co-op. Farmers' Fire Relief Assn.....	1,033 01	.....	1,033 01	2,555 10	20,700 00	.....	.....	23,235 10
Cattaraugus County Patrons' Fire Relief Assn.....	272 25	.....	272 25	.....	3,000 00	.....	100 00	3,100 00
Cayuga County Farmer's Ins. Co.....	8 32	\$3,388 85	3,397 17	.....	3,000 00	.....	.....	3,000 00
Cayuga County Patrons' Fire Relief Assn.....	1,175 16	.....	1,175 16	.....	20,924 90	299 50	.....	21,224 40
Central City Co-op. Fire Ins. Co. of Onondaga County.....	629 72	.....	629 72	.....	.....	.....	125 00	125 00
Chautauqua County Patrons' Fire Relief Assn.....	1,127 66	.....	1,127 66	.....	1,500 00	.....	.....	1,500 00
Chenango County Patrons' Fire Relief Assn.....	350 75	.....	350 75	1,650 00	7,500 00	62 76	.....	9,212 76
Cherry Valley, Roseboom and Westford and Otsego County Co-op. Ins. Co.	69 85	.....	69 85	2,816 30	.....	.....	.....	2,816 30
Clinton County New York Patrons' Fire Relief Assn.....	.....	.....	.....	8,357 35	.....	.....	.....	8,357 35
Co-op. Fire Ins. Co. of Sullivan and Adjoining Counties.....	968 53	.....	968 53	.....	.....	.....	.....	.....
Co-op. Fire Ins. Co. of Wyoming and Genesee Counties.....	391 85	.....	391 85	560 00	2,407 57	160 00	.....	3,127 57
Cortland County Patrons' Fire Relief Assn.....	142 96	.....	142 96	3,269 20	.....	.....	.....	3,269 20
Delaware County Patrons' and Farmers' Fire Relief Assn.....	1,220 96	.....	1,220 96	.....	2,344 00	.....	.....	2,344 00
Dutchess and Columbia Patrons' Fire Relief Assn.....	185 51	.....	185 51	1,912 00	.....	.....	.....	1,912 00
Dwelling House Co-op Fire Ins. Co. of Cayuga County.....	263 57	.....	263 57	.....	.....	.....	.....	.....
Erie County Farmers' Fire Relief Assn.....	513 74	.....	513 74	1,110 35	1,400 00	.....	.....	2,510 35
Erie and Niagara County Farmers' Ins. Assn.....	83 10	.....	83 10	4,038 45	.....	.....	.....	4,038 45
Farmers' Alliance Co-op. Fire Ins. Co. of Steuben County.....	4,794 23	.....	4,794 23	5,395 03	.....	.....	.....	5,395 03
Farmers' Fire Ins. Assn. of Towns of Greenville, Durham, Westerlo and Rensselaerville.....	62 15	.....	62 15	.....	.....	.....	.....	.....

Farmers' Fire and Lightning Ins. Co. of Oneida County, New York	3,379 70	3,379 70	25 00	5 97	30 97
Farmers' Mut. Fire Ins. Assn. of Town of Catskill, New York	332 36	332 36	831 00	116 12	3,122 12
Farmers' Mut. Indemnity Assn. of Cayuga County	49 13	49 13	528 88	4 75	7,893 20
Farmers' Mut. Ins. Co. of Orleans and Niagara Counties	528 88	528 88	7,888 45		15,746 41
Farmers' Reliance Mut. Ins. Co. of Chemung, Schuylcr and Yates Counties	4,147 57	4,147 57	746 41		
Fidelity Co-op. Fire Ins. Co.	197 91	1,991 31	1,000 00	82 88	6,814 88
Fire Relief Assn. of Oswego County	450 96		3,000 00	2,303 00	5,303 00
Fire Relief Assn. of Wayne County	18,400 07				
Fulton and Montgomery Counties Farmers' Mut. Fire Ins. Assn.	1,151 52	1,151 52	1,700 00	1,419 59	3,132 96
Genesee County Patrons' Fire Relief Assn.	617 01	1,216 12			
German-American Mut. Fire Ins. Assn. of Niagara County	540 32	500 00			
Jefferson County Patrons' Fire Relief Assn.	15,212 25		3,008 17		1,050 00
Madison-Onondaga Mutual Fire Ins. Co.	1 00				3,008 17
Monroe County Patrons' Fire Relief Assn.	1,282 25	526 08			10,795 68
Montgomery and Fulton County Patrons' Fire Relief Assn.	37 01		1,120 00	406 46	21,026 46
Mutual Ins. Assn. of Nassau, Schohack and Chatham.	1,339 36				3,108 30
Niagara and Erie County Farmers' Protective Assn.	806 74		4,954 45	682 82	5,637 27
Oneida County Grange Co-op. Fire Ins. Co.	1 75		4,846 53		9,846 53
Onondaga County Patrons' Fire Relief Assn.	876 51				1,460 00
Ontario County Alliance Mut. Fire Relief Assn.	551 26				1,000 00
Ontario County Patrons' Fire Relief Assn.	528 32		1,500 00		7,262 69
Orleans County Farmers' Mut. Ins. Co.	8,564 80		10,078 50		1,500 00
Otsogo County Farmers' Co-op. Fire Ins. Co.	786 72			25 20	18,603 70
Otsogo County Patrons' Co-op. Fire Relief Assn.	463 92				
Patrons' Co-op. Fire Relief Assn. of Steuben and Livingston Counties	1,928 89		4,475 77		4,475 77
Patrons' Fire Relief Assn. of Madison County	1,029 93		1,400 00		1,932 50
Patrons' Fire Relief Assn. of Seneca County	714 92			32 50	
Patrons of Husbandry Co-op. Fire Relief Assn. of County of Herkimer	2,087 89				
Patrons of Industry Fire Ins. Co. of Cortland County	1,103 17		1,150 00		1,150 00
Patrons of Industry Fire Ins. Co. of Onondaga and Oswego Counties	11 21		2,350 00		2,600 00
Rensselaer County Mut. Fire Ins. Co.	244 59		1,050 00		13,450 00
St. Lawrence County Farmers' Ins. Co.	51 30		600 00	256 63	28,706 63
St. Lawrence County Patrons' Fire Relief Assn.	240 06				3,113 00
Saratoga County Mutual Fire Ins. Co.	696 26		2,000 00	63 00	3,558 00
Sauquoit Valley Farmers' Assn.	83 80		3,558 00		
Schoharie and Schoenectady Counties Farmers' Mut. Fire Ins. Assn.	44 94		4,646 45	1,460 45	14,043 15
Tioga County Patrons' Fire Relief Assn.	3,051 92		7,636 25	300 00	9,891 17
Touppkins, Schuylcr and Tioga Counties Patrons' Fire Relief Assn.	1,296 25		6,000 00		2,000 00
Westchester and Putnam Patrons' Fire Relief Assn.	541 84		2,000 00		
Westmoreland Co-op. Ins. Assn.	5,728 30				
Totals	\$100,408 73	\$7,622 36	\$97,456 63	\$241,125 95	\$6,287 71
				\$2,295 96	\$347,166 25

TABLE E
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
Showing the nature of the INCOME of COUNTY ASSESSMENT Corporations for the year ending December 31, 1914

CORPORATIONS	Advance payments	Policy fees	Assessments	Interest received	Borrowed money	All other income	Total income
Agricultural Ins. Co. of St. Lawrence County, N. Y.	.....	\$128 00	\$5,471 47	.....	\$495 00	\$2,615 75	\$8,710 22
Allegany County Farmers' Co-op. Fire Ins. Co.	\$2,087 00	496 00	17,591 18	.....	34,100 00	.....	54,274 18
Auburn Mut. Fire Ins. Co. of Cayuga County.	173 98	49 22	.....	\$15 09	.....	.....	238 29
Broome County Farmers' Fire Relief Assn.	404 82	459 00	7,673 63	.....	3,400 00	.....	11,937 45
Broome County Patrons' Fire Relief Assn.	336 79	179 00	1,409 92	20 84	.....	.....	1,946 55
Callicoon Agr. Mut. Fire Relief Assn. of Sullivan County.	1,361 67	1,901 36	8,906 28	.....	.....	273 78	12,443 09
Cattaraugus County Co-op. Farmers' Fire Relief Assn.	.....	1,491 00	27,867 42	.....	32,300 00	.....	61,658 42
Cattaraugus County Patrons' Fire Relief Assn.	.....	215 00	7,979 74	.....	3,700 00	.....	11,894 74
Cayuga County Farmers' Ins. Co.	1,771 31	7,119 49	.....	.....	5,200 00	.....	14,090 80
Cayuga County Patrons' Fire Relief Assn.	1,987 01	462 85	10,909 95	.....	20,924 90	112 39	34,397 10
Central City Co-op. Fire Ins. Co. of Onondaga County.	871 50	153 71	.....	1 84	.....	50 94	1,077 99
Chautauqua County Patrons' Fire Relief Assn.	4,755 32	1,466 00	23,310 28	.....	1,500 00	.....	31,031 60
Chenango County Patrons' Fire Relief Assn.	3,225 78	.....	14,721 57	.....	8,000 00	180 16	26,127 51
Cherry Valley, Roseboom and Westford and Otsego County Co-op. Ins. Co.	.....	380 80	1,491 11	.....	400 00	19 80	2,291 71
Clinton County New York Patrons' Fire Relief Assn.	3,896 66	807 00	6,326 78	.....	.....	.....	11,030 41
Co-op. Fire Ins. Co. of Sullivan and Adjoining Counties.	2,435 43	803 00	5,703 17	.....	.....	102 05	9,043 65
Co-op. Fire Ins. Co. of Wyoming and Genesee Counties.	2,587 84	.....	8,120 29	.....	1,500 00	.....	12,208 13
Cortland County Patrons' Fire Relief Assn.	790 91	293 00	10,632 54	.....	4,400 00	.....	16,116 45
Delaware County Patrons and Farmers' Fire Relief Assn.	.....	303 00	3,831 98	.....	1,200 00	.....	5,334 98
Dutchess and Columbia Patrons' Fire Relief Assn.	1,318 40	542 00	20,405 75	.....	14,300 00	.....	36,566 15
Dwelling House Co-op. Fire Ins. Co. of Cayuga County.	379 34	113 89	.....	.....	.....	.....	493 23
Erie County Farmers' Fire Relief Assn.	.....	637 05	15,781 64	.....	4,400 00	.....	20,818 69
Erie and Niagara County Farmers' Ins. Assn.	.....	992 00	37,880 62	.....	20,500 00	.....	59,372 62
Farmers' Alliance Co-op. Fire Ins. Co. of Steuben County.	.....	1,062 00	21,825 41	.....	6,089 12	65 89	29,042 42
Farmers' Fire Ins. Assn. of Towns of Greenville, Durham, Westerlo and Rensselaerville.	986 44	492 08	2,155 97	.....	.....	119 75	3,754 24
Farmers' Fire and Lightning Ins. Co. of Oneida County, N. Y.	1,387 13	550 00	13,657 22	36 47	6,700 00	189 40	22,520 22
Farmers' Mut. Fire Ins. Assn. of Town of Catskill, N. Y.	.....	109 00	1,527 58	7 27	.....	60 70	1,704 55
Farmers' Mut. Indemnity Assn. of Cayuga County.	2,274 40	466 85	5,288 08	.....	5,175 00	51 76	13,256 09
Farmers' Mut. Ins. Co. of Orleans and Niagara Counties.	.....	513 00	29,378 72	.....	25,338 45	726 80	55,956 97
Farmers' Reliance Mut. Ins. Co. of Chemung, Schuyler and Yates Counties	2,973 27	1,866 00	56,784 68	.....	32,500 00	160 70	94,284 65

Fidelity Co-op. Fire Ins. Co.....	4,194 74	652 50	1,720 49	.....	5,700 00	108 95	12,376 68
Fire Relief Assn. of Oswego County.....	2,650 61	1,320 00	9,358 36	.....	4,000 00	100 00	17,428 97
Fire Relief Assn. of Wayne County.....	2,725 48	826 00	14,776 40	584 67	.....	.....	18,912 55
Fulton and Montgomery County Farmers' Mut. Fire Ins. Assn.....	.....	1,222 00	34,355 55	.....	.....	3 12	35,580 67
Genesee County Patrons' Fire Relief Assn.....	3,971 75	.....	15,953 49	.....	11,000 00	.....	30,925 24
German-American Mut. Fire Ins. Assn. of Niagara County.....	461 46	160 70	6,447 11	.....	2,050 00	.....	9,119 27
Jefferson County Patrons' Fire Relief Assn.....	9,238 93	1,357 00	16,806 04	199 14	.....	.....	27,601 11
Madison-Onondaga Mutual Fire Ins. Co.....	1,281 45	498 00	14 64	98 37	10,795 68	26 76	12,714 90
Monroe County Patrons' Fire Relief Assn.....	10,268 56	644 00	12 50	36 97	5,000 00	.....	15,962 03
Montgomery and Fulton County Patrons' Fire Relief Assn.....	.....	107 00	10,625 87	.....	.....	.....	10,732 87
Mutual Ins. Assn. of Nassau, Schoharie and Chatham.....	27 70	15 75	7,085 82	.....	.....	.....	7,129 27
Niagara and Erie County Farmers' Protective Assn.....	.....	502 60	8,288 58	.....	13,400 00	.....	22,242 32
Oneida County Grange Co-op Fire Ins. Co.....	101 00	234 12	573 81	.....	1,460 00	51 14	2,368 93
Onondaga County Patrons' Fire Relief Assn.....	764 42	220 00	5,046 99	.....	2,500 00	15 00	8,546 41
Ontario County Alliance Mut. Fire Relief Assn.....	849 31	417 50	9,845 24	.....	9,400 33	.....	20,512 38
Ontario County Patrons' Fire Relief Assn.....	1,355 79	462 00	14,616 65	.....	2,800 00	.....	19,234 44
Orleans County Farmers' Mut. Ins. Co.....	.....	1,458 00	26,030 91	.....	33,500 00	.....	61,110 28
Otsego County Farmers' Co-op. Fire Ins. Co.....	.....	2,202 00	11,770 29	.....	9,500 00	121 37	23,472 29
Otsego County Patrons' Co-op. Fire Relief Assn.....	193 35	202 00	1,737 86	.....	.....	.....	2,123 21
Patrons' Co-op. Fire Relief Assn. of Steuben and Livingston Counties.....	.....	901 50	16,377 64	.....	.....	.....	17,279 14
Patrons' Fire Relief Assn. of Madison County.....	197 27	113 00	1,080 39	.....	.....	.....	1,390 66
Patrons' Fire Relief Assn. of Seneca County.....	1,353 23	461 00	10,800 88	.....	.....	.....	12,615 11
Patrons of Husbandry Co-op. Fire Relief Assn. of County of Herkimer.....	1,856 62	306 00	86 43	.....	.....	32 71	2,281 76
Patrons of Industry Fire Ins. Co. of Cortland County.....	231 78	181 25	2,113 22	.....	850 00	.....	3,376 25
Patrons of Industry Fire Ins. Co. of Onondaga and Oswego Counties.....	136 61	95 00	1,487 00	.....	1,100 04	68 85	2,887 50
Rensselaer County Mut. Fire Ins. Co.....	1,809 64	1,968 00	32,450 09	102 15	15,800 00	128 90	52,258 78
St. Lawrence County Farmers' Ins. Co.....	.....	2,017 00	46,498 18	.....	28,850 00	.....	77,365 18
St. Lawrence County Patrons' Fire Relief Assn.....	2,602 98	922 00	30,636 69	32 12	23,477 37	.....	57,671 16
Saratoga County Mutual Fire Ins. Co.....	831 06	.....	5,029 01	.....	1,050 00	.....	6,910 07
Sauquoit Valley Farmers' Assn.....	998 71	433 00	8,018 84	26 05	500 00	.....	9,976 60
Schoharie and Schenectady Counties Farmers' Mut. Fire Ins. Assn.....	.....	1,900 00	13,578 59	.....	11,953 85	.....	27,432 44
Tioga County Patrons' Fire Relief Assn.....	952 84	419 84	13,145 47	.....	.....	.....	14,518 15
Tompkins, Schuyler and Tioga Counties Patrons' Fire Relief Assn.....	1,002 47	375 87	10,390 07	.....	8,140 00	.....	19,908 41
Westchester and Putnam Patrons' Fire Relief Assn.....	137 84	51 00	1,002 89	.....	690 07	.....	1,881 80
Westmoreland Co-op. Ins. Assn.....	669 58	302 00	6,324 02	30 00	.....	74 49	7,400 09
Totals.....	\$86,870 18	\$46,998 93	\$760,708 99	\$1,190 98	\$435,639 81	\$5,461 16	\$1,336,870 05

TABLE F
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
*Showing the nature of the DISBURSEMENTS of COUNTY ASSESSMENT Corporations for the year ending
December 31, 1914*

CORPORATIONS	Losses paid	Expense of adjustment and settlement of losses	Officers' salaries	Directors' fees	Office expenses, clerk hire, etc.	Commissions	Borrowed money repaid	All other disbursements	Total disbursements
Agricultural Ins. Co. of St. Lawrence County, New York.....	\$5,050 57	\$3 10	.....	.....	.....	\$243 75	\$2,582 56	\$27 74	\$7,907 72
Allegany County Farmers' Co-op. Fire Ins. Co.....	26,474 94	213 39	\$800 00	\$177 31	\$76 23	2,583 00	24,023 00	173 55	54,521 42
Auburn Mut. Fire Ins. Co. of Cayuga County.....	20 00	2 50	35 52	110 00	87 00	82 32	.....	15 84	353 18
Broome County Farmers' Fire Relief Assn.....	6,973 23	171 48	732 90	228 80	704 50	573 23	508 61	198 73	10,091 48
Broome County Patrons' Fire Relief Assn.....	1,190 50	21 25	125 00	9 35	.....	179 00	6 00	51 21	1,582 31
Callicoon Agr. Mut. Fire Relief Assn. of Sullivan County.....	10,600 65	177 50	625 00	120 80	34 55	944 50	.....	376 26	12,879 26
Cattaraugus County Co-op. Farmers Fire Relief Assn.....	37,803 21	471 24	1,055 00	251 52	330 86	1,546 72	18,967 00	566 21	60,991 76
Cattaraugus County Patrons' Fire Relief Assn.....	5,817 95	68 49	450 00	365 27	.....	.....	4,881 50	150 59	11,733 80
Cayuga County Farmers' Ins. Co.....	7,004 12	136 30	125 00	632 93	27 45	801 00	5,434 18	761 25	14,922 23
Cayuga County Patrons' Fire Relief Assn.....	20,213 54	.....	322 40	273 00	350 00	603 00	12,129 50	33 06	33,924 50
Central City Co-op. Fire Ins. Co. of Onondaga County.....	63 19	7 50	177 48	21 00	200 83	536 49	.....	179 64	1,186 13
Chautauqua County Patrons' Fire Relief Assn.....	28,894 29	.....	1,025 00	3,621 37	.....	.....	45 00	693 65	34,279 31
Chenango County Patrons' Fire Relief Assn.....	19,159 73	.....	2,839 70	.....	581 35	.....	5,063 74	1,457 72	29,102 24
Cherry Valley, Roseboom and Westford and Otsego County Co-op. Ins. Co.....	633 00	44 00	550 00	44 00	55 80	239 00	514 55	109 80	2,240 15
Clinton County New York Patrons' Fire Relief Assn.....	11,359 69	368 40	891 92	492 93	21 82	807 00	.....	299 66	14,241 42
Co-op. Fire Ins. Co. of Sullivan and Adjoining Counties.....	6,096 01	86 00	500 00	471 79	429 98	337 00	.....	970 34	8,891 12
Co-op. Fire Ins. Co. of Wyoming and Genesee Counties.....	6,162 73	20 45	.....	281 22	40 21	1,552 68	4,028 29	82 43	12,168 01
Cortland County Patrons' Fire Relief Assn.....	6,920 23	173 00	427 00	201 00	.....	293 00	7,958 32	105 51	16,078 06
Delaware County Patrons' and Farmers' Fire Relief Assn.....	3,833 95	.....	.....	363 23	.....	303 00	1,395 91	46 68	5,942 77
Dutchess and Columbia Patrons' Fire Relief Assn.....	18,432 90	210 37	647 30	203 28	.....	542 00	16,763 51	430 01	37,279 37
Dwelling House Co-op. Fire Ins. Co. of Cayuga County.....	6 17	2 50	84 06	107 50	70 51	198 64	.....	21 70	491 08
Erie County Farmers' Fire Relief Assn.....	11,934 58	49 45	975 00	156 40	15 23	1,355 45	5,236 30	532 54	20,304 95
Erie and Niagara County Farmers' Ins. Assn.....	36,219 31	836 62	1,250 00	389 32	961 61	3,756 94	20,868 75	804 40	65,086 95
Farmers' Alliance Co-op. Fire Ins. Co. of Steuben County.....	20,164 13	346 08	645 00	80 00	276 45	1,062 00	6,853 95	449 22	29,876 83
Farmers' Fire Ins. Assn. of Towns of Greenville, Durham, Westerlo and Rensselaerville.....	2,407 85	96 00	275 00	.....	.....	707 68	42 50	294 83	3,823 86

Farmers Fire and Lightning Ins. Co. of Oneida County, New York.	15,179 95	246 00	779 09	82 16	4 50	1,246 00	6,813 23	194 86	24,545 79
Farmers' Mut. Fire Ins. Assn. of Town of Catskill, New York.	1,126 50	49 50	75 00	250 00	15	1,427 72	.....	48 60	1,692 47
Farmers' Mut. Indemnity Assn. of Cayuga County.	6,942 02	149 08	.....	634 56	203 41	518 61	4,483 69	320 76	13,252 13
Farmers' Mut. Ins. Co. of Orleans and Niagara Counties.	30,026 04	500 69	1,584 64	1,320 10	106 00	513 00	27,238 45	1,587 06	62,875 98
Farmers' Reliance Mut. Ins. Co. of Chemung, Schuyler and Yates Counties.	64,332 36	861 34	1,600 00	461 37	130 03	1,866 00	24,832 62	1,299 47	95,383 19
Fidelity Co-op. Fire Ins. Co.	5,727 89	.....	1,060 00	.....	1,512 84	1,107 57	51 78	727 38	10,187 46
Fire Relief Assn. of Oswego County.	14,860 22	275 00	450 00	182 42	.....	1,320 00	1,037 18	305 24	18,431 06
Fire Relief Assn. of Wayne County.	20,329 08	167 65	550 00	81 30	41 02	1,239 00	.....	470 18	22,544 23
Fulton and Montgomery Counties Farmers' Mut. Fire Ins. Assn.	33,321 18	146 54	800 00	620 52	24 00	611 00	694 66	136 13	36,697 03
Genesee County Patrons' Fire Relief Assn.	19,688 42	62 46	800 00	116 12	7 63	772 41	11,170 00	573 44	33,190 48
German American Mut. Fire Ins. Assn. of Niagara County.	6,675 62	24 90	166 25	112 89	26 15	531 48	1,061 17	83 88	8,682 34
Jefferson County Patrons' Fire Relief Assn.	26,979 46	208 91	3,050 00	1,159 17	.....	1,337 00	.....	852 83	33,607 37
Madison-Onondaga Mutual Fire Ins. Co.	12,783 31	133 43	805 68	.....	40 00	1,334 58	31 56	307 88	15,436 38
Monroe County Patrons' Fire Relief Assn.	13,008 32	99 67	400 00	137 74	.....	644 00	733 67	601 03	15,624 45
Montgomery and Fulton County Patrons' Fire Relief Assn.	7,709 51	.....	175 00	432 64	.....	107 00	2,388 76	32 86	10,845 77
Mutual Ins. Assn. of Nassau, Schoharie and Chatham.	6,203 00	10 00	.....	3 00	3 00	19 81	.....	258 75	6,497 56
Niagara and Erie County Farmers' Protective Assn.	7,662 19	142 50	999 00	.....	42 50	875 37	13,809 00	127 59	23,658 15
Oneida County Grange Co-op. Fire Ins. Co.	1,957 00	1 44	151 50	14 46	39 25	101 00	.....	102 53	2,367 18
Onondaga County Patrons' Fire Relief Assn.	5,409 00	.....	400 00	387 68	55 19	220 00	1,550 20	168 25	8,190 32
Ontario County Alliance Mut. Fire Relief Assn.	7,348 28	194 00	902 03	842 92	109 44	436 50	11,074 66	198 21	21,106 04
Ontario County Patrons' Fire Relief Assn.	13,552 65	533 16	700 00	166 50	14 97	653 50	2,835 00	279 14	18,734 92
Orleans County Farmers' Mut. Ins. Co.	25,832 88	413 58	1,443 64	262 32	.....	2,238 89	25,700 00	561 75	56,156 06
Osego County Farmers' Co-op. Fire Ins. Co.	9,434 31	104 24	2,000 00	27 09	229 21	1,651 50	9,788 27	332 40	23,566 93
Osego County Patrons' Co-op. Fire Relief Assn.	952 60	42 28	111 10	.....	.....	202 00	263 53	87 78	1,659 29
Patrons' Co-op. Fire Relief Assn. of Steuben and Livingston Counties.	16,158 83	.....	510 00	872 29	.....	.....	.....	140 40	17,681 52
Patrons' Fire Relief Assn. of Madison County.	510 00	.....	145 00	82 69	17 70	113 00	.....	.....	868 39
Patrons' Fire Relief Assn. of Seneca County.	16,628 67	141 23	535 00	449 49	.....	461 00	73 22	194 94	18,483 55
Patrons of Husbandry Co-op. Fire Relief Assn. of County of Herkimer	4,863 30	55 75	907 10	.....	28 25	612 00	.....	304 39	6,770 79
Patrons of Industry Fire Ins. Co. of Cortland County.	1,175 00	34 00	75 00	40 68	.....	181 25	1,499 87	89 87	3,095 67
Patrons of Industry Fire Ins. Co. of Onondaga and Oswego Counties.	1,122 75	30 30	.....	389 98	15 00	95 00	810 60	435 51	2,899 14
Reusselbauer County Mut. Fire Ins. Co.	40,554 08	581 52	1,200 00	417 32	562 09	1,968 00	7,081 84	370 73	52,735 58
St. Lawrence County Farmers' Ins. Co.	26,443 89	617 66	1,551 68	.....	1,750 00	2,017 00	44,118 79	831 75	77,330 77
St. Lawrence County Patrons' Fire Relief Assn.	27,792 75	614 86	1,654 54	926 58	9 18	922 00	25,479 85	968 73	58,368 49
Saratoga County Mutual Fire Ins. Co.	5,274 30	35 27	468 01	61 36	.....	319 77	.....	152 21	6,310 92
Sauquoit Valley Farmers' Assn.	9,912 02	.....	1,200 00	127 25	4 70	.....	515 00	110 30	11,869 27
Schoharie and Schoenectady Counties Farmers' Mut. Fire Ins. Assn.	10,753 85	250 00	1,700 00	465 00	60 00	1,900 00	12,410 85	216 03	27,755 73
Tioga County Patrons' Fire Relief Assn.	11,640 82	456 38	415 65	34 61	52 43	952 84	220 00	135 05	13,907 78
Tompkins, Schuyler and Tioga Counties Patrons' Fire Relief Assn.	9,918 12	70 00	744 20	682 96	.....	375 87	8,467 40	96 95	20,355 50
Westchester and Putnam Patrons' Fire Relief Assn.	485 00	14 00	100 00	.....	.....	51 00	702 50	45 00	1,397 53
Westmoreland Co-op. Ins. Assn.	3,557 39	17 80	1,063 24	55 80	35 50	.....	.....	145 51	4,875 24
Totals.	\$837,419 03	\$10,790 76	\$45,530 63	\$20,502 90	\$9,388 52	\$48,925 07	\$384,240 46	\$22,740 96	\$1,379,538 33

TABLE G

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the number of policies and amount of insurance in force on December 31, 1913, written and terminated during 1914 and in force on December 31, 1914, of COUNTY ASSESSMENT CORPORATIONS

CORPORATIONS	IN FORCE DECEMBER 31, 1913		WRITTEN OR RE- NEWED IN 1914		DEDUCT EXPIRATIONS AND CANCELLATIONS		IN FORCE DECEMBER 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Agricultural Ins. Co. of St. Lawrence County, New York.....	436	\$747,535	133	\$238,481	150	\$228,810	419	\$757,206
Allegany County Farmers' Co-op. Fire Ins. Co.	2,812	5,509,900	987	2,013,000	965	1,861,500	2,834	5,661,400
Auburn Mut. Fire Ins. Co. of Cayuga County.....	248	209,260	87	71,833	99	82,063	236	199,030
Broome County Farmers' Fire Relief Assn.	1,245	2,333,466	459	889,073	423	773,550	1,281	2,453,989
Broome County Patrons' Fire Relief Assn.	499	823,510	179	335,095	121	199,815	557	938,790
Callicoon Agr. Mut. Fire Relief Assn. of Sullivan County.....	2,123	3,946,850	630	1,174,946	542	932,629	2,211	4,189,167
Cattaraugus County Co-op. Farmers Fire Relief Assn.	4,261	7,124,805	994	1,807,050	942	1,514,735	4,313	7,417,120
Cattaraugus County Patrons' Fire Relief Assn.	954	2,374,386	243	589,705	228	574,527	2,389	5,664
Cayuga County Farmers' Ins. Co.	2,761	5,239,750	848	1,628,600	733	1,195,202	2,876	5,673,148
Cayuga County Patrons' Fire Relief Assn.	2,380	5,201,704	598	1,333,095	586	1,140,531	2,392	5,394,268
Central City Co-op. Fire Ins. Co. of Onondaga County.....	783	1,052,337	270	358,375	380	389,120	673	1,022,092
Cheautauqua County Patrons' Fire Relief Assn.	5,314	11,846,135	1,466	3,447,675	1,255	2,655,825	5,525	12,637,985
Chenango County Patrons' Fire Relief Assn.	3,397	6,950,034	704	1,431,254	546	1,071,200	3,555	7,310,088
Cherry Valley, Roseboom and Westford and Otsego County Co-op. Ins. Co.	970	1,523,385	238	414,910	230	402,355	978	1,534,940
Clinton County New York Patrons' Fire Relief Assn.	2,164	4,351,230	807	1,563,615	764	1,465,865	2,207	4,448,980
Co-op. Fire Ins. Co. of Sullivan and Adjoining Counties.....	296	655,845	351	808,675	116	281,095	531	1,183,425
Co-op. Fire Ins. Co. of Wyoming and Genesee Counties.....	869	1,500,500	206	326,025	418	643,250	657	1,183,275
Cortland County Patrons' Fire Relief Assn.	1,554	3,696,897	293	790,910	306	720,830	1,541	3,766,977
Delaware County Patrons' and Farmers' Fire Relief Assn.	840	1,468,912	303	570,935	342	582,800	801	1,457,047
Dutchess and Columbia Patrons' Fire Relief Assn.	2,813	6,938,500	542	1,340,505	617	1,551,745	2,738	6,727,260
Dwelling House Co-op. Fire Ins. Co. of Cayuga County.....	413	488,345	152	175,985	177	198,130	388	466,200
Erie County Farmers' Fire Relief Assn.	2,456	4,778,235	567	1,249,633	601	1,259,739	2,422	4,768,129
Erie and Niagara County Farmers' Ins. Assn.	8,068	18,575,380	1,931	1,815,520	1,747	863,050	8,252	19,527,850
Farmers' Alliance Co-op. Fire Ins. Co. of Steuben County.....	2,157	3,616,602	703	1,117,406	649	1,308,495	2,211	3,425,513
Farmers' Fire Ins. Assn. of Towns of Greenville, Durham, Westerlo and Rensselaerville.....	1,483	2,136,137	442	662,922	414	572,903	1,511	2,226,156

Farmers' Fire and Lightning Ins. Co. of Oneida County, N. Y.	2,406	5,495,969	550	1,387,130	644	1,304,930	2,312	5,578,189
Farmers' Mut. Fire Ins. Assn. of Town of Catskill, N. Y.	467	633,310	97	160,632	114	152,507	450	641,435
Farmers' Mut. Indemnity Assn. of Cayuga County	1,842	3,579,791	512	1,220,935	532	1,101,277	5,899	3,699,449
Farmers' Mut. Ins. Co. of Orleans and Niagara Counties	5,515	12,149,438	1,042	2,541,217	958	2,256,092	7,985	12,434,563
Farmers' Reliance Mut. Ins. Co. of Chemung, Schuylcr and Yates Counties	7,758	12,045,470	1,866	2,896,900	1,639	2,073,221		12,869,149
Fidelity Co-op. Fire Ins. Co.	.....	.....	2,737	4,265,228	1,857	2,869,969	880	1,395,259
Fire Relief Assn. of Oswego County	3,294	6,402,060	1,320	2,650,610	1,381	2,537,380	3,233	6,515,290
Fire Relief Assn. of Wayne County	3,780	9,740,324	826	2,451,650	784	2,081,708	3,222	10,110,266
Fulton and Montgomery Counties Farmers' Mut. Fire Ins. Assn.	3,231	7,017,653	619	1,293,960	664	1,363,168	3,186	6,948,445
Genesee County Patrons' Fire Relief Assn.	2,325	6,183,652	613	1,584,650	384	1,312,941	2,554	6,455,361
German-American Mut. Fire Ins. Assn. of Niagara County	1,665	3,007,108	509	963,956	577	1,014,090	1,597	2,956,974
Jefferson County Patrons' Fire Relief Assn.	7,255	16,666,157	1,357	3,569,594	1,386	3,158,365	7,226	17,077,386
N. & S. Onondaga Mutual Fire Ins. Co.	2,232	4,859,722	498	1,197,170	477	1,027,638	2,253	5,029,254
Monroe County Patrons' Fire Relief Assn.	3,553	8,858,977	805	2,033,672	805	1,772,663	3,553	9,139,986
Montgomery and Fulton County Patrons' Fire Relief Assn.	556	1,360,800	107	241,487	87	277,747	576	1,324,540
Mutual Ins. Assn. of Nassau, Schodack and Chatham.	649	1,236,373	17	16,100	85	205,900	581	1,046,573
Niagara and Erie County Farmers' Protective Assn.	1,390	2,835,785	436	828,460	462	855,725	1,364	2,808,520
Oneida County Grange Co-op. Fire Ins. Co.	.....	.....	101	232,273	3	5,965	98	226,308
Onondaga County Patrons' Fire Relief Assn.	854	2,446,903	220	597,845	264	456,950	810	2,587,798
Ontario County Alliance Mut. Fire Relief Assn.	2,335	2,950,825	385	706,558	352	661,748	2,368	2,995,635
Ontario County Patrons' Fire Relief Assn.	1,489	4,741,785	383	1,355,750	261	868,985	1,611	5,228,550
Orleans County Farmers' Mut. Ins. Co.	4,419	10,193,822	972	2,355,361	795	2,294,948	4,596	10,254,235
Otego County Farmers' Co-op. Fire Ins. Co.	3,301	5,067,300	1,220	1,871,650	1,282	1,933,350	3,239	5,005,600
Otego County Patrons' Co-op. Fire Relief Assn.	406	719,496	202	375,522	60	87,790	548	1,007,228
Patrons' Co-op. Fire Relief Assn. of Steuben and Livingston Counties	1,990	4,417,920	601	1,512,500	581	1,166,900	2,010	4,763,520
Patrons' Fire Relief Assn. of Madison County	432	962,614	92	197,270	72	149,095	452	1,010,789
Patrons' Fire Relief Assn. of Seneca County	1,698	4,227,586	461	1,139,675	369	875,546	1,790	4,491,715
Patrons of Husbandry Co-op. Fire Relief Assn. of County of Herkimer	1,478	4,527,742	306	914,641	314	839,783	1,470	4,602,600
Patrons of Industry Fire Ins. Co. of Cortland County	572	816,485	145	231,785	51	157,807	666	890,463
Patrons of Industry Fire Ins. Co. of Onondaga and Oswego Counties	406	495,902	95	125,625	128	136,812	373	484,715
Rensselaer County Mut. Fire Ins. Co.	5,760	8,473,950	1,312	1,828,115	1,132	1,455,600	5,940	8,846,465
St. Lawrence County Farmers' Ins. Co.	5,911	11,565,623	2,017	3,832,300	2,144	3,794,822	5,754	11,603,101
St. Lawrence County Patrons' Fire Relief Assn.	5,323	12,686,006	922	2,542,775	1,074	2,666,224	5,171	12,562,557
Saratoga County Mutual Fire Ins. Co.	1,037	1,462,819	234	338,925	228	291,275	1,043	1,510,469
Schoharie Valley Farmers' Assn.	1,697	3,988,624	433	1,044,300	416	982,930	1,714	4,049,994
Schoharie and Schoenectady Counties Farmers' Mut. Fire Ins. Assn.	4,348	7,515,290	1,021	1,744,540	1,010	1,617,553	4,359	7,642,277
Tioga County Patrons' Fire Relief Assn.	2,760	4,616,917	533	920,560	518	791,577	2,775	4,745,900
Tompkins, Schuylcr and Tioga Counties Patrons' Fire Relief Assn.	1,845	3,780,793	425	951,343	313	624,082	1,957	4,108,054
Westchester and Putnam Patrons' Fire Relief Assn.	178	420,428	51	139,970	54	135,395	175	425,093
Westmoreland Co-op. Ins. Assn.	1,583	3,152,088	302	669,300	305	630,814	1,580	3,190,574
Totals	149,036	304,398,147	40,477	\$81,107,657	37,913	\$70,462,036	151,600	\$315,043,768

TABLE H

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the nature of the ASSETS and LIABILITIES of the TOWN ASSESSMENT Corporations for the year ending December 31, 1914, also amount of insurance in force on December 31, 1913, written and terminated during 1914 and in force on December 31, 1914

CORPORATIONS	ASSETS		LIABILITIES			INSURANCE IN FORCE			
	Cash in office and in banks	Total assets	Unpaid losses and claims	Other liabilities	Total liabilities	Insurance in force Dec. 31, 1913	Written or renewed in 1914	Deduct expirations and cancellations	Insurance in force Dec. 31, 1914
Amherst and Clarence Co-operative Ins. Assn.	\$3,781 67	\$3,781 67	\$16 00	.....	\$16 00	\$2,128,042	\$473,015	\$380,582	\$2,220,475
Andes Mutual Fire Ins. Co.	472 17	472 17	.....	.....	.....	680,445	191,750	183,695	688,500
Argyle Co-operative Fire Ins. Co. of town of Argyle.	85 57	85 57	.....	.....	.....	750,222	237,624	228,998	758,938
Ashford Mutual Fire Ins. Co.	550 73	550 73	.....	\$1,723 30	1,723 30	2,734,831	667,200	554,855	2,847,166
Ballston Co-operative Ins. Assn.	167 14	167 14	.....	.....	.....	373,960	81,935	69,537	386,358
Bethlehem Mutual Ins. Assn.	641 44	641 44	4,000 00	.....	4,000 00	1,424,160	655,575	626,797	1,452,938
Bovina Co-operative Fire Ins. Co.	213 23	213 23	.....	.....	.....	600,179	135,145	134,645	600,679
Brunswick Insurance Co.	222 25	222 25	.....	.....	.....	538,305	128,370	127,406	539,769
Butternuts Town Co-operative Fire Ins. Co. ....	.....	.....	.....	818 08	818 08	775,748	177,450	165,310	787,883
Cambridge Co-operative Fire Ins. Co.	199 97	199 97	1,370 00	.....	1,370 00	860,398	220,460	201,648	879,210
Canaan Mutual Fire Ins. Co.	33 56	33 56	.....	.....	.....	64,180	21,650	17,880	67,950
Caroline Farmers' Fire Ins. Co.	244 80	244 80	.....	500 00	500 00	579,985	124,295	127,140	577,140
Charlton Fire Insurance Co.	88 08	88 08	.....	.....	.....	399,080	100,000	92,155	406,925
Claverack Town Fire Ins. Co.	199 05	199 05	.....	.....	.....	862,135	157,790	121,346	898,579
Clifton Park and Halfmoon Mutual Fire Ins. Assn.	399 27	399 27	.....	.....	.....	806,804	182,355	179,309	809,850
Coeymans Mutual Ins. Co.	549 59	549 59	500 00	.....	500 00	498,150	100,775	104,620	494,305
Colonie Mutual Ins. Assn.	100 44	100 44	300 00	209 00	509 00	546,765	125,169	117,602	554,323
Co-operative Fire Ins. Co. of the town of Granville, N. Y.	256 87	256 87	.....	.....	.....	589,885	128,825	116,470	601,740
Co-operative Fire Ins. Co. of the town of Hartford.	62 85	62 85	.....	.....	.....	449,375	88,355	57,745	479,985
Crown Point Town Fire Ins. Co.	587 33	587 33	.....	.....	.....	261,825	54,250	48,300	267,775

Danby Co-operative Fire Ins. Co.	200 58	209 78	245,430	79,395	61,415	263,410
Davenport Co-operative Fire Ins. Co.	21 50	145 63	304,775	123,400	94,390	333,785
Delhi Insurance Co.	201 89	2,388 52	758,055	207,685	148,230	817,510
Dryden and Groton Co-operative Fire Ins. Co.	27 94	.....	3,518,945	685,600	594,609	3,609,936
Easton Mutual Fire Ins. Co.	.....	.....	908,479	224,075	213,815	918,739
Farmers' Co-op. Fire Ins. Assn. of towns of Clay, Camillus, Lysander and Van Buren.	1,973 55	507 50	3,555,064	990,285	848,135	3,697,214
Farmers' Fire Relief Assn. of Pompey and Fabius.	533 15	.....	700,730	178,270	95,580	783,420
Farmers' Ins. Co. of the town of Minden.	483 49	.....	1,499,600	332,800	310,450	1,521,950
Farmers' Ins. Co. of the town of Palatine.	748 57	.....	756,510	187,174	178,247	765,437
Farmers' Mutual Ins. Co. of Fort Ann, N. Y.	115 80	.....	387,370	115,461	114,200	388,631
Farmers' Mutual Fire Ins. Co. of Fort Edward.	1 71	.....	245,130	89,240	78,712	255,658
Farmers' Mut. Ins. Co. of Milan, Pine Plains and Stanford.	106 55	210 00	1,090,551	408,225	421,832	1,076,944
Farmers' Town Co-op. Ins. Co. of the town of Hyde Park.	1,190 82	975 00	126,500	31,730	36,930	121,300
Farmers' Town Mutual Ins. Co. of Clinton.	10 26	400 00	612,330	162,500	149,760	625,070
Farmers' Town Mutual Ins. Co. of Red Hook.	259 86	.....	337,655	141,255	121,700	357,210
Farmers' Town Mutual Ins. Co. of Rhinebeck.	591 74	.....	312,665	85,040	84,400	313,305
Franklin Fire Ins. Co.	301 84	100 00	892,065	222,870	204,085	910,850
Galway Fire Ins. Co.	207 54	.....	388,410	81,855	79,475	390,790
German Mut. Fire Ins. Assn. of Wellsville.	161 88	.....	250,950	253,450	262,800	241,600
German Mutual Ins. Co. of Wayland.	2,166 92	.....	2,421,075	86,075	23,400	2,483,750
Germantown and Clermont Co-op. Fire Ins. Co.	52 03	.....	705,242	124,215	97,923	731,534
Ghent Mutual Fire Ins. Co.	112 88	.....	630,000	129,500	169,739	589,761
Greenwich Town Fire Ins. Co.	94 84	152 03	674,475	128,355	112,020	690,810
Guiderland Mutual Ins. Assn.	2,020 21	2,295 33	1,007,755	176,165	157,827	1,026,093
Hamden Mutual Ins. Co.	242 07	.....	610,105	151,725	152,260	609,570
Hartwick Town Ins. Co.	21 85	125 00	479,400	112,680	97,340	494,740
Hebron Co-operative Fire Ins. Co.	42 29	76 69	655,920	149,335	139,425	665,880
Hoosick Co-operative Fire Ins. Co.	29 55	.....	743,185	120,040	111,930	751,295
Jackson Fire Ins. Co.	181 64	.....	445,300	84,915	80,595	449,620
Kinderhook and Stuyvesant Mutual Ins. Co.	77 55	304 70	525,188	39,345	60,010	504,523
Knox Mutual Ins. Co.	548 31	.....	450,920	58,000	36,085	472,835
Kortright Mutual Fire Ins. Assn.	356 88	600 00	975,225	84,005	15,400	1,043,830
Livingston Town Ins. Co.	57 34	.....	635,680	98,185	94,490	639,375
Malta Fire Ins. Co.	8 45	1,946 67	261,272	42,545	70,543	233,274
Meredith Insurance Co.	164 38	298 53	882,853	248,230	178,060	953,023
Middletown and Roxbury Fire Ins. Co.	1,013 51	.....	2,093,983	886,575	788,425	2,192,133
New Baltimore Mutual Ins. Assn.	89 13	3,015 02	1,096,650	126,435	232,985	899,100
New Scotland Mutual Ins. Co.	46 93	.....	1,146,290	295,975	208,317	1,233,948
Otsuago Co-operative Fire Ins. Co.	.....	49 30	257,365	96,595	97,855	256,105
Pittstown Co-operative Fire Ins. Co.	257 56	840 00	712,860	128,930	126,305	715,485

TABLE H — (Concluded)

	ASSETS		LIABILITIES			INSURANCE IN FORCE			
	Cash in office and in banks	Total assets	Unpaid losses and claims	Other liabilities	Total liabilities	Insurance in force Dec. 31, 1913	Written or renewed in 1914	Deduct expirations and cancellations	Insurance in force Dec. 31, 1914
CORPORATIONS									
Putnam Town Fire Ins. Co.	\$116 26	\$116 26	.....	.....	.....	\$162,725	\$27,719	\$19,055	\$171,389
Salem Mutual Town Fire Ins. Co.	19 90	19 90	.....	\$153 45	\$153 45	565,575	116,375	120,075	561,875
Schaghticoke Mutual Fire Ins. Co.	18 33	18 33	.....	.....	.....	273,082	49,550	77,225	245,407
Sharon, Seward and Carlisle Co-op. Ins. Co.	85 52	85 52	\$247 16	1,124 25	1,371 41	2,024,878	467,752	464,785	2,027,845
Springfield Co-operative Ins. Co.	102 89	102 89	.....	.....	.....	481,485	91,125	55,625	516,985
Stamford Insurance Co.	24 60	24 60	.....	513 00	513 00	820,075	150,100	190,450	779,725
Ulster Co-operative Fire Ins. Co.	23 38	23 38	900 00	.....	900 00	267,315	88,210	99,790	255,735
Venice Town Fire Ins. Co.	500 40	500 40	.....	.....	.....	1,293,140	567,090	463,925	1,396,305
Walton Co-operative Fire Ins. Co.	322 61	322 61	1,131 00	308 33	1,439 33	952,444	240,585	214,434	978,595
White Creek Fire Ins. Co.	.....	.....	2 50	207 83	210 33	353,556	54,000	39,005	368,551
Wilton Mutual Fire Ins. Co.	120 55	.....	.....	.....	.....	128,415	49,930	48,580	129,765
Totals	\$24,913 44	\$24,913 44	\$22,562 50	\$7,329 62	\$29,892 12	\$57,548,611	\$13,923,050	\$12,689,598	\$58,782,063

TABLE I
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
Showing the nature of the INCOME of TOWN ASSESSMENT Corporations for the year ending December 31, 1914

CORPORATIONS	Advance payments	Policy fees	Assessments	Interest received	Borrowed money	All other income	Total income
Amherst and Clarence Co-operative Ins. Assn.....	\$176 95	\$69 00	\$1 96	\$157 12	.....	.....	\$405 03
Andes Mutual Fire Ins. Co.....	210 38	.....	1,740 41	.....	.....	.....	1,950 79
Argyle Co-operative Fire Ins. Co. of town of Argyle.....	.....	224 00	.....	.....	\$20 00	\$60 92	304 92
Ashford Mutual Fire Ins. Co.....	1,675 00	115 00	8,091 42	.....	3,200 00	15 50	13,096 92
Ballston Co-operative Ins. Assn.....	.....	84 00	1,190 47	.....	.....	.....	1,274 47
Bethlehem Mutual Ins. Assn.....	1,636 47	459 00	1,672 87	.....	.....	7 00	3,775 34
Bovina Co-operative Fire Ins. Co.....	62 56	.....	.....	.....	.....	.....	62 56
Brunswick Insurance Co.....	128 87	106 50	3,228 52	.....	.....	.....	3,463 89
Butternuts Town Co-operative Fire Ins. Co.....	.....	145 50	2,264 65	.....	445 00	145 08	3,000 23
Cambridge Co-operative Fire Ins. Co.....	.....	105 00	3,293 12	.....	100 00	.....	3,498 12
Canaan Mutual Fire Ins. Co.....	21 68	30 00	.....	.....	.....	.....	51 68
Caroline Farmers' Fire Ins. Co.....	261 80	83 35	2 66	.....	.....	.....	347 81
Charlton Fire Ins. Co.....	50 64	51 00	1,210 97	.....	200 00	.....	1,512 61
Claverack Town Fire Ins. Co.....	172 50	.....	2,249 35	.....	.....	.....	2,421 85
Clifton Park and Halfmoon Mutual Fire Ins. Assn.....	.....	202 00	3,251 27	.....	1,126 00	.....	4,579 27
Coeymans Mutual Ins. Co.....	.....	87 00	2,233 70	.....	.....	.....	2,320 70
Colonie Mutual Ins. Assn.....	.....	258 00	1,342 37	.....	.....	11 80	1,612 17
Co-operative Fire Ins. Co. of the town of Granville, N. Y.....	.....	118 00	866 40	.....	500 00	25 56	1,509 96
Co-operative Fire Ins. Co. of the town of Hartford.....	.....	100 00	.....	.....	.....	14 00	114 00
Crown Point Town Fire Ins. Co.....	131 45	63 00	.....	.....	.....	18 50	212 95
Danby Co-operative Fire Ins. Co.....	127 99	59 00	1,648 11	.....	.....	.....	1,835 10
Davenport Co-operative Fire Ins. Co.....	111 75	.....	.....	.....	.....	.....	111 75
Delhi Insurance Co.....	105 25	84 00	.....	.....	.....	.....	189 25
Dryden and Groton Co-operative Fire Ins. Co.....	685 60	640 00	8,823 41	.....	.....	.....	10,149 01
Eaton Mutual Fire Ins. Co.....	.....	180 10	4,775 66	.....	1,465 60	.....	6,421 36

TABLE I — (Concluded)

CORPORATIONS	Advance payments	Policy fees	Assessments	Interest received	Borrowed money	All other income	Total income
Farmers' Co-op. Fire Ins. Assn. of towns of Clay, Camillus, Lysander and Van Buren.....	\$1,888 37	\$576 00	\$7,161 55	.....	\$3,000 00	.....	\$12,625 92
Farmers' Fire Relief Assn. of Pompey and Fabius.....	.....	194 00	1,939 30	\$20 12	.....	.....	2,153 42
Farmers' Ins. Co. of the town of Minden.....	.....	130 00	2,943 85	.....	.....	.....	3,073 85
Farmers' Ins. Co. of the town of Palatine.....	.....	67 00	170 33	22 24	.....	.....	259 57
Farmers' Mutual Ins. Co. of Fort Ann, N. Y.....	.....	166 00	387 57	5 33	.....	\$12 00	570 90
Farmers' Mutual Fire Ins. Co. of Fort Edward.....	.....	62 00	.....	53	.....	2 39	64 92
Farmers' Mutual Ins. Co. of Milan, Pine Plains and Stanford.....	367 07	304 00	2,725 02	.....	1,725 00	32 25	5,153 34
Farmers' Town Co-operative Ins. Co. of the town of Hyde Park.....	29 40	15 00	931 79	.....	.....	.....	1,026 19
Farmers' Town Mutual Ins. Co. of Clinton.....	170 86	74 50	714 15	.....	60 00	.....	1,019 51
Farmers' Town Mutual Ins. Co. of Red Hook.....	141 25	91 50	.....	.....	.....	.....	232 75
Farmers' Town Mutual Ins. Co. of Rhinebeck.....	86 02	16 50	.....	21 67	.....	.....	124 19
Franklin Fire Ins. Co.....	192 60	.....	373 15	.....	100 00	.....	665 75
Galway Fire Ins. Co.....	.....	75 00	1,610 76	.....	.....	21 85	1,707 61
German Mutual Fire Ins. Assn. of Wellsville.....	333 05	.....	710 45	1 22	.....	.....	1,044 72
German Mutual Ins. Co. of Wayland.....	215 24	.....	4,931 70	70 00	.....	.....	5,216 94
Germantown and Clermont Co-operative Fire Ins. Co.....	.....	78 00	.....	.....	.....	88 94	166 94
Ghent Mutual Fire Ins. Co.....	.....	66 00	2,567 77	.....	.....	.....	2,633 77
Greenwich Town Fire Ins. Co.....	.....	128 00	.....	.....	.....	.....	128 00
Guilderland Mutual Ins. Assn.....	91 20	218 00	6,672 67	.....	150 00	757 45	7,889 32
Hamden Mutual Ins. Co.....	.....	76 00	430 26	.....	.....	.....	505 26
Hartwick Town Ins. Co.....	.....	130 00	2 40	.....	165 00	.....	297 40
Hebron Co-operative Fire Ins. Co.....	.....	134 00	2,639 05	.....	961 50	.....	3,784 55
Hoosick Co-operative Fire Ins. Co.....	.....	84 00	3,115 83	15 00	.....	1,504 22	4,719 05
Jackson Fire Ins. Co.....	.....	88 00	6 82	5 81	.....	.....	100 63
Kinderhook and Stuyvesant Mutual Ins. Co.....	39 35	13 50	3,493 24	.....	50 00	.....	3,601 09
Knox Mutual Ins. Co.....	.....	103 50	.....	.....	.....	500 00	603 50
Kortright Mutual Fire Ins. Assn.....	40 28	23 25	12,063 96	.....	.....	.....	12,127 49
Livingston Town Ins. Co.....	133 69	12 00	1,541 43	.....	.....	.....	1,687 12
Malta Fire Ins. Co.....	20 82	39 00	2,269 47	.....	.....	.....	2,329 29
Meredith Insurance Co.....	.....	138 00	1,518 73	.....	50 00	.....	1,706 73

Middletown and Roxbury Fire Ins. Co.	940 30	.....	4 853 31	.....	500 00	25 08	6,318 69
New Baltimore Mutual Ins. Assn.	120 62	.....	5,812 01	.....	.....	13 32	6,055 45
New Scotland Mutual Ins. Co.	.....	109 50	.....	.....	.....	.....	347 00
Oisquago Co-operative Fire Ins. Co.	.....	347 00	.....	.....	32 00	17 30	101 30
Pittstown Co-operative Fire Ins. Co.	.....	52 00	.....	.....	.....	.....	742 14
Putnam Town Fire Ins. Co.	62 10	.....	465 00	.....	.....	.....	527 10
Salem Mutual Town Fire Ins. Co.	.....	110 00	46 13	.....	150 00	.....	306 13
Schaghticoke Mutual Fire Ins. Co.	49 55	17 00	.....	.....	.....	.....	66 55
Sharon, Seward and Carlisle Co-operative Ins. Co.	.....	312 00	5,927 94	.....	550 00	.....	6,789 94
Springfield Co-operative Ins. Co.	.....	62 00	1,427 97	202 80	.....	.....	1,692 77
Stamford Insurance Co.	167 30	.....	2,962 88	.....	500 00	.....	3,630 18
Ulster Co-operative Fire Ins. Co.	.....	43 00	380 20	15	.....	80	424 15
Venice Town Fire Ins. Co.	307 08	.....	.....	8 82	.....	.....	315 90
Walton Co-operative Fire Ins. Co.	.....	115 00	2,739 89	.....	1,200 00	.....	4,054 89
White Creek Fire Ins. Co.	.....	58 00	.....	.....	204 83	.....	262 83
Wilton Mutual Fire Ins. Co.	49 93	43 75	.....	.....	.....	.....	93 63
Totals	\$11,004 97	\$7,728 45	\$134,178 04	\$530 81	\$16,454 93	\$3,273 96	\$173,171 16

TABLE J
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
*Showing the nature of the DISBURSEMENTS of TOWN ASSESSMENT Corporations for the year ending
December 31, 1914*

CORPORATIONS	Losses paid	Expense of adjustment and settlement of losses	Officers' salaries and fees	Directors' fees	Office expenses, clerk hire, etc.	Commissions	Borrowed money repaid	Legal expenses	All other disbursements	Total disbursements
Amherst and Clarence Co-op. Ins. Assn.	\$31 76	\$27 50	\$475 00	\$177 00	\$8 45	\$201 75	.....	\$3 75	\$251 06	\$1,176 27
Andes Mut. Fire Ins. Co.	1,608 67	16 00	75 00	.....	5 00	126 00	.....	.....	49 61	1,880 28
Argyle Co-op. Fire Ins. Co. of town of Argyle	40 00	.....	.....	.....	.....	168 00	\$20 37	.....	31 52	259 89
Ashford Mut. Fire Ins. Co.	5,680 81	130 50	.....	.....	.....	1,025 50	5,732 40	81 65	560 25	13,211 11
Ballston Co-op. Ins. Assn.	1,150 00	5 00	41 00	21 00	.....	.....	.....	.....	30 38	1,247 38
Bethlehem Mut. Ins. Assn.	3,057 84	.....	.....	86 00	.....	634 45	.....	50	161 53	3,990 32
Bovina Co-op. Fire Ins. Co.	17 72	4 00	31 00	25 00	.....	.....	.....	.....	17 28	95 00
Brunswick Insurance Co.	3,339 00	42 00	8 66	18 00	.....	106 50	.....	10 00	24 60	3,548 76
Butternuts Town Co-op. Fire Ins. Co.	2,769 50	9 00	190 91	18 00	2 00	.....	.....	20	38 30	3,027 91
Cambridge Co-op. Fire Ins. Co.	3,116 44	41 00	10 00	6 00	.....	105 00	103 50	.....	103 42	3,485 36
Canaan Mut. Fire Ins. Co.	.....	.....	.....	8 00	5 00	30 00	.....	.....	3 05	46 05
Caroline Farmers Fire Ins. Co.	132 00	7 50	109 68	51 35	6 30	83 35	25 00	.....	47 48	462 66
Charlton Fire Ins. Co.	1,184 96	4 95	22 00	13 00	.....	51 00	204 00	.....	17 93	1,497 84
Claverack Town Fire Ins. Co.	1,904 85	114 50	127 50	1 60	1 80	.....	105 00	.....	13 30	2,268 55
Clifton Park and Halfmoon Mut. Fire Ins. Assn.	1,504 38	.....	122 60	133 50	.....	101 00	2,450 91	.....	62 44	4,374 83
Coccyman's Mut. Ins. Co.	1,805 00	.....	65 25	.....	.....	.....	.....	.....	37 04	1,907 29
Colonie Mut. Ins. Assn.	1,414 85	10 00	.....	.....	.....	145 62	.....	25	10 00	1,580 72
Co-op. Fire Ins. Co. of the town of Granville, N. Y.	595 00	24 00	10 00	54 00	6 00	88 50	515 00	25 00	22 13	1,339 63
Co-op. Fire Ins. Co. of the town of Hartford	10 00	2 00	.....	.....	.....	75 00	.....	1 50	18 81	107 31
Crown Point Town Fire Ins. Co.	5 00	.....	57 00	28 00	5 00	.....	.....	.....	5 25	100 25
Danby Co-op. Fire Ins. Co.	1,555 24	24 00	.....	151 75	.....	.....	94 60	.....	9 51	1,835 10
Davenport Co-op. Fire Ins. Co.	.....	.....	20 00	97 08	.....	.....	.....	.....	6 81	123 89
Delhi Insurance Co.	54 00	7 50	41 00	88 00	.....	.....	6 00	.....	3 39	199 89
Dryden and Groton Co-op. Fire Ins. Co.	9,394 70	95 00	.....	549 84	.....	533 31	.....	.....	306 23	10,879 08
Easton Mut. Fire Ins. Co.	4,660 32	13 50	.....	.....	23 25	213 79	1,487 67	.....	12 26	6,410 79

Farmers' Co-op. Fire Ins. Assn. of towns of Clay, Camillus, Lysander and Van Buren.....	7,429 64	64 50	150 00	142 00	594 55	565 50	3,065 17	.....	396 34	12,407 70
Farmers' Fire Relief Assn. of Pompey and Fabius.....	1,834 43	22 00	20 00	16 00	30 72	97 00	.....	.....	15 32	2,035 47
Farmers' Ins. Co. of the town of Minden.....	2,737 69	52 00	17 00	50 00	.....	130 00	.....	5 00	53 87	3,045 53
Farmers' Ins. Co. of the town of Palatine.....	161 45	.....	67 00	18 00	.....	.....	.....	.....	6 16	252 61
Farmers Mut. Ins. Co. of Fort Ann, N. Y.....	409 98	.....	.....	.....	8 15	124 50	.....	25	20 94	563 82
Farmers' Mut. Fire Ins. Co. of Fort Edward.....	56 16	12 00	.....	.....	.....	46 50	.....	.....	5 53	120 19
Farmers' Mut. Ins. Co. of Milan, Pine Plains and Stanford.....	2,812 50	63 00	.....	61 50	18 50	288 00	1,763 50	25 00	79 14	5,111 14
Farmers' Town Co-op. Ins. Co. of the town of Hyde Park.....	.....	6 75	.....	.....	1 75	15 00	.....	.....	5 00	28 50
Farmers' Town Mut. Ins. Co. of Clinton.....	974 00	10 00	148 50	.....	4 75	.....	60 00	.....	22 11	1,219 36
Farmers' Town Mut. Ins. Co. of Red Hook.....	.....	.....	15 25	10 50	.....	91 50	.....	.....	19 64	135 89
Farmers' Town Mut. Ins. Co. of Rhinebeck.....	10 00	.....	35 00	16 00	2 00	.....	.....	.....	14 52	77 52
Franklin Fire Ins. Co.....	410 15	27 00	42 15	87 00	.....	.....	1 50	.....	29 32	597 12
Galway Fire Ins. Co.....	1,670 30	.....	66 10	.....	.....	.....	.....	.....	16 78	1,753 18
German Mut. Fire Ins. Assn. of Wellsville.....	840 48	1 00	90 00	45 60	.....	.....	.....	.....	8 40	985 48
German Mut. Ins. Co. of Wayland.....	7,174 81	40 00	.....	173 00	4 35	.....	.....	.....	78 64	7,470 80
Germantown and Clermont Co-op. Fire Ins. Co.....	24 37	.....	.....	200 52	5 00	104 00	.....	10 50	23 75	368 14
Ghent Mut. Fire Ins. Co.....	2,529 15	31 00	12 00	2 50	10 23	66 00	.....	.....	12 00	2,662 88
Greenwich Town Fire Ins. Co.....	20 00	.....	.....	21 00	1 25	64 00	9 00	.....	17 61	132 86
Guilderland Mut. Ins. Assn.....	4,965 77	75 00	81 75	18 00	33 05	176 25	1,362 75	10 00	58 59	6,781 16
Hamden Mut. Ins. Co.....	326 00	.....	47 00	38 00	.....	.....	.....	.....	38 49	449 49
Hartwick Town Ins. Co.....	38 72	4 50	7 50	9 00	.....	123 50	41 86	.....	50 47	275 55
Hebron Co-op. Fire Ins. Co.....	2,589 25	51 60	.....	.....	5 00	67 00	1,043 89	.....	27 97	3,784 71
Hoosick Co-op. Fire Ins. Co.....	3,688 50	.....	92 81	45 00	.....	42 00	.....	818 24	25 84	4,712 39
Jackson Fire Ins. Co.....	29 50	.....	66 00	.....	.....	.....	.....	.....	8 11	103 61
Kinderhook and Stuyvesant Mut. Ins. Co.....	3,507 80	.....	75 00	.....	.....	13 50	.....	.....	17 76	3,614 06
Knox Mut. Ins. Co.....	33 30	.....	.....	.....	.....	69 00	.....	.....	62 00	164 30
Kortright Mut. Fire Ins. Assn.....	11,372 90	33 50	23 25	.....	6 60	.....	307 30	7 00	36 01	11,786 56
Livingston Town Ins. Co.....	1,598 77	4 50	.....	52 50	.....	55 50	.....	1 75	7 01	1,720 03
Malta Fire Ins. Co.....	2,262 98	64 46	.....	.....	.....	39 50	.....	.....	10 75	2,377 69
Meredith Insurance Co.....	1,191 00	.....	.....	54 00	.....	138 00	210 19	.....	11 75	1,604 94
Middletown and Roxbury Fire Ins. Co.....	1,614 44	7 00	326 00	427 93	.....	.....	2,775 46	.....	156 46	5,307 29
New Baltimore Mut. Ins. Assn.....	7,121 60	26 00	.....	12 00	.....	402 60	.....	.....	65 18	7,627 38
New Scotland Mut. Ins. Co.....	210 00	.....	271 63	25 50	2 50	.....	.....	.....	7 45	517 08
Otsuquago Co-op. Fire Ins. Co.....	12 50	.....	.....	.....	.....	52 00	33 92	.....	4 56	102 98
Pittstown Co-op. Fire Ins. Co.....	421 11	.....	93 00	.....	4 10	62 00	.....	.....	23 42	603 63
Putnam Town Fire Ins. Co.....	515 00	12 00	.....	.....	.....	25 00	.....	.....	2 00	554 00
Salem Mut. Town Fire Ins. Co.....	250 00	17 00	.....	.....	.....	55 00	.....	.....	12 73	334 73
Schaghticoke Mut. Fire Ins. Co.....	20 06	.....	5 00	.....	.....	17 00	.....	.....	6 86	48 92
Sharon, Seward and Carlisle Co-op. Ins. Co.....	3,717 99	.....	350 00	135 00	.....	429 81	2,120 00	.....	70 05	6,822 85
Springfield Co-op. Ins. Co.....	1,010 94	13 50	75 72	38 00	.....	62 00	378 05	.....	11 67	1,589 88

TABLE J—(Concluded)

CORPORATIONS	Losses paid	Expense of adjust-ment and settlement of losses	Officers' salaries and fees	Directors' fees	Office expenses, clerk hire, etc.	Commis-sions	Borrowed money repaid	Legal expenses	All other disburse-ments	Total disburse-ments
Stamford Insurance Co.....	\$2,292 90	\$10 00	\$90 00	\$198 00	\$12 00	\$54 75	\$1,162 25	.....	\$20 03	\$3,839 93
Ulster Co-op. Fire Ins. Co.....	565 00	.....	47 00	.....	.....	.....	.....	.....	18 33	630 33
Venice Town Fire Ins. Co.....	171 50	.....	150 25	92 25	.....	.....	.....	.....	50 29	464 29
Walton Co-op. Fire Ins. Co.....	2,524 50	29 50	125 00	120 15	24 00	.....	938 12	.....	18 12	3,779 39
White Creek Fire Ins. Co.....	331 50	.....	.....	.....	.....	29 00	.....	.....	4 00	364 50
Wilton Mut. Fire Ins. Co.....	17 50	.....	15 00	.....	11 50	43 75	.....	.....	15 42	103 17
Totals	\$126,528 18	\$1,255 76	\$4,011 51	\$3,636 07	\$842 80	\$7,287 93	\$26,017 41	\$1,000 59	\$3,509 97	\$174,020 22

TABLE K

Showing the name and location of each Co-operative Fire Insurance Corporation transacting business in the State of New York, together with the names of its officers and date of commencing business

CORPORATIONS		Location	Commenced business	OFFICERS	
				President	Secretary
ADVANCE PREMIUM CORPORATIONS					
Baron Steuben Co-operative Fire Ins. Co.	Ithaca, N. Y.	Sept. 15, 1899	G. M. Stoddard.	C. E. Chapman.	
Butternut Valley Mutual Fire Ins. Co.	Morris, N. Y.	Sept. —, 1904	Geo. Whitman.	E. C. Miller.	
Catskill Mountain Fire Ins. Co. of Greene County	Greenville, N. Y.	Nov. 22, 1902	Richard Earl.	O. C. Stevens.	
Catskill Mutual Fire Ins. Co. of Greene County	Catskill, N. Y.	Dec. 1, 1909	Wm. J. Hughes.	Geo. S. Harding.	
Chemical Mutual Fire Ins. Co.	Burlington Flats, N. Y.	Dec. 7, 1908	Jasper D. Fitch.	Edgar W. Wright.	
Church Insurance Assn. of the State of New York.	Rochester, N. Y.	April —, 1891	M. R. Webster.	G. M. W. Bills.	
Commercial Mutual Fire Ins. Co. of Greene County.	Catskill, N. Y.	Oct. —, 1895	Omar V. Sage.	C. E. Bloodgood.	
Co-op. Fire Ins. Co. of Greene, Schoharie and Delaware Counties	Catskill, N. Y.	April —, 1886	Omar V. Sage.	C. E. Bloodgood.	
Dwelling Insurance Assn. of Central New York.	Utica, N. Y.	Sept. 30, 1895	Chas. Williamson.	Giles A. Geer.	
Empire Co-operative Fire Ins. Co.	Middleburg, N. Y.	Mar. 29, 1894	W. E. Bassler.	Albert E. Re Qua.	
Greene County Mutual Fire Ins. Co.	Greenville, N. Y.	May 24, 1893	W. S. Vanderbilt.	Orrin C. Stevens.	
Home Mutual Fire Ins. Co. of Broome County.	Binghamton, N. Y.	Feb. 26, 1901	John Bayless.	F. J. Bayless.	
Lancaster Mutual Fire Ins. Co. of Erie County, New York.	Lancaster, N. Y.	Jan. 16, 1889	Joseph Adolf.	Peter P. Adolf.	
Livingston County Mutual Fire Ins. Co.	Livonia Center, N. Y.	—, 1881	F. M. Davis.	L. H. Beecher.	
Mercantile Co-operative Fire Ins. Co. of Greene County.	Catskill, N. Y.	Sept. 1, 1903	William W. Bennett.	Geo. S. Harding.	
Merchants' Co-operative Fire Ins. Assn. of Central New York.	Utica, N. Y.	Aug. 16, 1894	C. H. Phister.	Giles A. Geer.	
Merchants' and Farmers' Mut. Fire Ins. Co. of Schoharie and Albany Counties.	Middleburg, N. Y.	June 25, 1897	Daniel D. Frisbie.	Geo. D. Frisbie.	
Monroe County Co-operative Fire Ins. Co.	Rochester, N. Y.	Oct. 3, 1895	F. P. Van Hoesen.	E. S. Bohachek.	
Montgomery Fire Insurance Company.	Amsterdam, N. Y.	Jan. 18, 1898	W. N. Carpenter.	M. M. Blakeley.	
Mutual Cheese Factory and Creamery Ins. Co. of St. Lawrence and Jefferson Counties.	Canton, N. Y.	April 20, 1895	S. W. Gould.	Geo. A. Lalone.	
New York Central Mutual Fire Ins. Co.	Edmeston, N. Y.	May —, 1899	C. T. Coats.	V. D. Robinson.	
Olive Co-operative Fire Ins. Assn.	Kingston, N. Y.	May —, 1896	J. V. Merrihew.	Joseph S. Hill.	
Oneida Co-operative Fire Ins. Assn. of New York.	Rome, N. Y.	Feb. —, 1895	F. E. Bacon.	E. L. Bouton.	
Otsego Mutual Fire Ins. Co.	Burlington Flats, N. Y.	Feb. 18, 1897	J. D. Fitch.	Edgar W. Wright.	
Patrons of Husbandry Fire Relief Assn. of Ulster County, N. Y.	Newburgh, N. Y.	Feb. 4, 1902	F. W. Val.	W. T. Snider.	

TABLE K — (Continued)

CORPORATIONS	Location	Commenced business	OFFICERS	
			President	Secretary
Pioneer Co-operative Fire Ins. Co.	Greenville, N. Y.	May 14, 1856	Edgar Hartt.	O. C. Stevens.
Preferred Mutual Fire Ins. Co. of Chenango County	New Berlin, N. Y.	Oct. 9, 1896	Irving L. Richer.	Frank E. Holmes.
Security Mutual Fire Ins. Co. of Delaware County	Delhi, N. Y.	Dec. 15, 1897	Jas. R. Honeywell.	Oscar S. Nichols.
Sterling Fire Ins. Co.	Cobleskill, N. Y.	Oct. 17, 1895	Judson Burhans.	W. D. Colclough.
Tompkins County Co-operative Fire Ins. Co.	Ithaca, N. Y.	Mar. 21, 1887	R. G. H. Speed.	A. B. Rust.
Utica Fire Ins. Co. of Oneida County, N. Y.	Utica, N. Y.	Nov. 18, 1903	W. Henry Start.	H. A. Ackroyd.
West Seneca Mutual Fire Ins. Assn.	Gardenville, N. Y.	April 30, 1894	Victor J. Fischer.	Charles C. Brown.
Woodstock Mutual Fire Ins. Assn.	Zena, N. Y.	May —, 1893	L. N. Harder.	C. L. Shufelt.
Wyoming Valley Fire Ins. Co.	Warsaw, N. Y.	Feb. 24, 1892	A. N. Peckham.	W. W. Smallwood.
COUNTY ASSESSMENT CORPORATIONS				
Agricultural Ins. Co. of St. Lawrence County, N. Y.	Canton, N. Y.	Feb. —, 1892	C. E. Sunderland.	Abram H. Wiggins.
Allegany County Farmers' Co-operative Fire Ins. Co.	Alfred, N. Y.	April 3, 1887	T. B. Burdick.	L. D. Bennett.
Auburn Mutual Fire Ins. Co. of Cayuga County	Auburn, N. Y.	Jan. 31, 1907	Wm. S. Lee.	W. L. Glanville.
Broome County Farmers' Fire Relief Assn.	Nineveh, N. Y.	April 4, 1887	S. A. Holcomb.	A. Bryce.
Broome County Patrons' Fire Relief Assn.	Hawleyton, N. Y.	July 4, 1889	H. A. Spoor.	E. M. Jaycox.
Callicoon Agric. Mut. Fire Relief Assn. of Sullivan County	North Branch, N. Y.	Nov. 16, 1878	Edward C. Neiger.	Wm. J. Gebhardt.
Cattaraugus County Co-operative Farmers' Fire Relief Assn.	East Randolph, N. Y.	Sept. 1, 1885	M. S. Randall.	S. N. Miller.
Cattaraugus County Patrons' Fire Relief Assn.	Conewango, N. Y.	Mar. 15, 1897	H. A. Brooks.	Chas. C. Mason.
Cayuga County Farmers' Ins. Co.	Auburn, N. Y.	April 3, 1882	H. J. Calvert.	S. L. Depew.
Cayuga County Patrons' Fire Relief Assn.	Poplar Ridge, N. Y.	July 29, 1877	Wm. H. Root.	Elisha Cook.
Central City Co-operative Fire Ins. Co. of Onondaga County	Syracuse, N. Y.	Mar. 15, 1901	Myron C. Darrow.	Robert H. Gere.
Chautauqua County Patrons' Fire Relief Assn.	Mayville, N. Y.	Aug. 24, 1877	E. F. Lake.	Jared Hewes.
Chenango County Patrons' Fire Relief Assn.	Norwich, N. Y.	—, 1884	P. A. Loomis.	Harmon A. Walworth.
Cherry Valley, Roseboom and Westford and Otsego County Co-operative Ins. Co.	Cherry Valley, N. Y.	—, 1880	Menzo Dingman.	Fred J. Gilday.
Clinton County, New York, Patrons' Fire Relief Assn.	Wadhams, N. Y.	May 1, 1903	H. C. Hayford.	R. W. Eggleston.
Co-operative Fire Ins. Co. of Sullivan and Adjoining Cos.	Centerville Station, N. Y.	April 10, 1913	Sam'l Shindler.	Isidor D. Wolf.
Co-operative Fire Ins. Co. of Wyoming and Genesee Counties.	Batavia, N. Y.	Feb. 22, 1892	R. C. Curtiss.	G. G. Dexter.
Cortland County Patrons' Fire Relief Assn.	Cortland, N. Y.	Jan. 2, 1882	F. J. Collier.	N. F. Webb.
Delaware County Patrons' and Farmers' Fire Relief Assn.	Sidney Centre, N. Y.	May 28, 1881	W. A. Gifford.	W. W. Palmer.
Dutchess and Columbia Patrons' Fire Relief Assn.	Bangall, N. Y.	Jan. 12, 1898	Ashley B. Howes.	Edwin Knickerbocker.

Dwelling House Co-op. Fire Ins. Co. of Cayuga County	Auburn, N. Y.	May 14, 1902	Wm. S. Lee	W. L. Glanville.
Erie County Farmers Fire Relief Assn.	North Evans, N. Y.	July 29, 1879	M. J. Krull	F. M. Frost.
Erie and Niagara County Farmers Ins. Assn.	Swornville, N. Y.	June 25, 1887	H. M. Treichler	J. E. Secrist.
Farmers Alliance Co-op. Fire Ins. Co. of Steuben County	Canisteo, N. Y.	June 11, 1891	J. A. Almy	L. J. Simpson.
Farmers Fire Ins. Assn. of the Towns of Greenville, Durham, Westerlo and Rensselaerville	Freehold, N. Y.	Jan. 9, 1855	Frank T. Snider	A. D. Gibson.
Farmers Fire and Lightning Ins. Co. of Oneida County, N. Y.	Westernville, N. Y.	June 16, 1877	John R. Watkins	W. F. Pillmore.
Farmers' Mutual Fire Ins. Assn. of Town of Catskill, N. Y.	Catskill, N. Y.	Jan. —, 1858	Jos. McGiffert	L. C. Austin.
Farmers' Mutual Indemnity Assn. of Cayuga County	Moravia, N. Y.	—, 1879	A. D. Lee	Alton E. Banks.
Farmers' Mutual Insurance Co. of Orleans and Niagara Counties	Lockport, N. Y.	Dec. 18, 1877	D. R. Watson	R. J. Chase.
Farmers' Reliance Mutual Ins. Co. of Chemung, Schuyler and Yates Counties, State of New York	Montour Falls, N. Y.	June 19, 1877	F. H. Cole	C. L. Frost.
Fidelity Co-op. Fire Ins. Co.	Alfred, N. Y.	Jan. 28, 1914	Geo. W. Wilson	E. O. Reynolds.
Fire Relief Assn. of Oswego County	Hannibal, N. Y.	Mar. 20, 1878	W. D. Weedon	P. A. Welling.
Fire Relief Assn. of Wayne County	Newark, N. Y.	Feb. —, 1878	Albert Yeomans	O. Mott Lincoln.
Fulton and Montgomery Cos. Farmers M. Fire Ins. Assn.	Perth, N. Y.	Aug. 9, 1853	Alex. Kennedy	Ten Eyck Major.
Genesee County Patrons Fire Relief Assn.	Batavia, N. Y.	May 3, 1877	Daniel L. Wilkinson	James A. North.
German-American Mutual Fire Ins. Assn. of Niagara County, N. Y.	Martinsville, N. Y.	May 6, 1896	Julius Stolzenburg	Martin W. Miller.
Jefferson County Patrons' Fire Relief Assn.	Watertown, N. Y.	May 27, 1877	Ira Sharp	W. H. Vary.
Madison-Onondaga Mutual Fire Ins. Co.	Chittenango, N. Y.	Jan. 30, 1893	F. H. Gates	W. W. Bull.
Monroe County Patrons' Fire Relief Assn.	Honeoye Falls, N. Y.	May 10, 1877	W. S. Burritt	R. C. Parrish.
Montgomery and Fulton Co. Patrons Fire Relief Assn.	Canajoharie, N. Y.	Dec. 3, 1891	Sheldon D. Smith	Wm. Van Wie.
Mut. Ins. Assn. of Nassau, Schodack and Chatham.	Schodack Center, N. Y.	Feb. —, 1855	M. R. Millins	Wm. T. Finch.
Niagara and Erie Co. Farmers' Protective Assn.	Wendelville, N. Y.	Feb. 26, 1889	John F. Brauer	Jacob Blum.
Oneida County Grange Co-op. Fire Ins. Co.	Floyd, N. Y.	Jan. 26, 1914	W. G. Comstock	O. B. Lawton.
Onondaga County Patrons' Fire Relief Assn.	Skaneateles, N. Y.	July —, 1883	James H. Lankton	Geo. M. Tallcot.
Ontario County Alliance Mutual Fire Relief Assn.	Canandaigua, N. Y.	June —, 1894	Allen B. Welch	E. W. Burge.
Ontario County Patrons' Fire Relief Assn.	Canandaigua, N. Y.	July 7, 1877	John B. Hall	Elmer Lucas.
Orleans County Farmers' Mutual Ins. Co.	Albion, N. Y.	Mar. —, 1881	Myron L. Parker	G. H. Rolfe.
Otsego County Farmers' Co-operative Fire Ins. Co.	Cooperstown, N. Y.	May 24, 1886	A. C. Shipman	F. B. Shipman.
Otsego County Patrons' Co-operative Fire Relief Assn.	Elk Creek, N. Y.	—, 1913	Geo. Chamberlin	Ira D. Tipple.
Patrons Co-operative Fire Relief Assn. of Steuben and Livingston Counties	Savona, N. Y.	Sept. 26, 1877	J. M. Kelley	Isaac Johnston.
Patrons' Fire Relief Assn. of Madison County	Nelson, N. Y.	Nov. —, 1890	H. K. Smith	Edward S. Smith.
Patrons of Fire Relief Assn. of Seneca County	Lodi, N. Y.	Feb. 13, 1877	C. W. Cosad	G. H. Mundy.
Patrons of Husbandry Co-operative Fire Relief Assn. of the County of Herkimer, State of New York	Herkimer, N. Y.	Aug. 3, 1889	R. H. Smith	Edward G. Van Housen
Patrons of Industry Fire Ins. Co. of Cortland County, New York	Cortland, N. Y., R. D. 6.	Oct. 5, 1901	H. J. Reed	A. J. Sears.
Patrons of Ind. F. Ins. Co. of Onondaga and Oswego Counties, New York	Parish, N. Y.	Jan. 1, 1900	G. H. Rogers	Emmett Lewis.

TABLE K — (Continued)

CORPORATIONS	Location	Commenced business	OFFICERS	
			President	Secretary
Rensselaer County Mutual Fire Ins. Co.	Sand Lake, N. Y.	April 1, 1878	E. E. Reichard	H. B. Carr.
St. Lawrence County Farmers' Ins. Co.	Ogdensburg, N. Y.	July —, 1886	Lott Hall	N. Wells.
St. Lawrence County Patron's Fire Relief Assn.	Brushton, N. Y.	Feb. 10, 1902	S. N. Browning	E. B. Dana.
Saratoga County Mutual Fire Ins. Co.	Saratoga Springs, N. Y.	Oct. 1, 1859	C. P. Brightman	M. B. Wilbur.
Sauquoit Valley Farmers' Assn.	Sauquoit, N. Y.	Feb. 21, 1878	M. L. Comstock	J. D. C. Miller.
Schoharie and Schenectady Counties Farmers' M. F. Ins. Assn.	Esperance, N. Y.	—, 1868	Chas. Baumes	J. P. Van Vechten.
Tioga County Patrons' Fire Relief Association	Spencer, N. Y.	Oct. 3, 1877	E. G. Ketcham	L. W. Hull.
Tompkins, Schuyler and Tioga Counties Patrons' Fire R. Assn.	Newfield, N. Y.	July —, 1876	F. W. Carman	J. C. Thompson.
Westchester and Putnam Patrons' Fire Relief Assn.	Putnam Valley, N. Y.	Feb. 16, 1900	Willis A. Ganong	Wm. M. Barger, Jr.
Westmoreland Co-operative Insurance Assn.	Rome, R. D. 2	April 20, 1881	H. H. Tyler	W. H. Storey.
TOWN ASSESSMENT CORPORATIONS				
Amherst and Clarence Co-operative Ins. Co.	Swormville, N. Y.	Sept. 26, 1892	F. J. Beiter	H. A. Secrist.
Andes Mutual Fire Ins. Co.	Andes, N. Y.	—, 1880	O. D. Smith	Wm. C. Laing.
Argyle Co-operative Fire Ins. Co. of the Town of Argyle.	Argyle, N. Y.	Oct. 6, 1879	John B. Conway	Benj. Carswell.
Ashford Mutual Fire Ins. Co.	West Valley, N. Y.	Feb. 27, 1877	E. R. Klein	E. J. Gibbin.
Ballston Co-operative Ins. Assn.	Ballston Lake, N. Y.	Feb. 24, 1882	Edward A. Stewart	Geo. E. McKnight.
Bethlehem Mutual Ins. Assn.	Bethlehem, N. Y.	Aug. 2, 1854	Charles Whitbeck	Wm. Blodgett.
Bovina Co-operative Fire Ins. Co.	Bovina Center, N. Y.	—, 1878	Jas. W. Coulter	John W. McCune.
Brunswick Ins. Co.	Brunswick, N. Y.	June 3, 1858	Jas. B. Cottrell	H. H. Lohnes.
Butternuts Town Co-operative Fire Ins. Co.	Gilbertsville, N. Y.	—, 1911	Wm. R. Kinne	Wm. M. Deitz.
Cambridge Co-operative Fire Ins. Co.	Cambridge, N. Y.	—, 1857	Abram Robertson	Horace Dodds.
Canaan Mutual Fire Ins. Co.	Canaan, N. Y.	—, 1876	Esek Finch	Henry D. Frisbie.
Caroline Farmers Fire Ins. Co.	Slarerville Springs, N. Y.	May 20, 1886	Geo. M. Bull	Richard Whittaker.
Charlton Fire Ins. Co.	Charlton, N. Y.	Jan. 4, 1859	J. Irving Parent	Geo. F. Smith.
Claverack Town Fire Ins. Co.	Claverack, N. Y.	—, 1857	B. S. Mesick	Myron Hess.
Clifton Park and Halfmoon Mutual Fire Ins. Assn.	Clifton Park, N. Y.	April 27, 1878	Silas Hayner	Willard S. Lasher.
Coeymans Mutual Ins. Co.	Coeymans Hollow, N. Y.	—, 1859	Stephen Tompkins	A. D. Briggs.
Colonie Mutual Ins. Assn.	Lisha's Kill, N. Y.	April 1, 1860	Vischer Lansing	J. A. Ostrom.
Co-operative Fire Ins. Co. of the Town of Granville, New York	Middle Granville, N. Y.	May 17, 1888	Harvey Wooddell	G. F. McCotter.
Co-operative Fire Ins. Co. of the Town of Hartford.	South Hartford, N. Y.	April 3, 1886	T. D. Townsend	Frank Hogle.
Crown Point Town Fire Ins. Co.	Crown Point, N. Y.	Sept. 8, 1898	Hiram T. Sisson	W. S. Green.

Danby Co-operative Fire Ins. Co.	Danby, N. Y.	Sept. 8, 1860	R. B. Meaker	Arthur W. Beardsley.
Davenport Co-operative Fire Ins. Co.	Davenport Center, N. Y.	May —, 1911	J. K. Van Dusen	J. M. Hebbard.
Delhi Insurance Co.	Delhi, N. Y.	Mar. —, 1859	Geo. W. Grant	Jerome I. Goodrich.
Dryden and Groton Co-operative Fire Ins. Co.	Etna, N. Y.	May —, 1860	John G. Cobb	Bradford Snyder.
Easton Mutual Fire Ins. Co.	North Easton, N. Y.	April 7, 1858	Albert Slocum	L. G. Snell.
Farmers' Co-op. Fire Ins. Assn. of the Towns of Clay, Camillus, Ly-sander and Van Buren.	Baldwinsville, N. Y.	Dec. 1, 1881	F. L. Fisher	Otis M. Bigelow.
Farmers' Fire Relief Assn. of Pompey and Fabius.	Delphi Falls, N. Y.	Sept. 27, 1880	Gilbert B. Wright	Wm. H. Savage.
Farmers Ins. Co. of the Town of Minden.	Fort Plain, N. Y.	Oct. —, 1861	J. W. Moyer	Isaac Zoller.
Farmers' Ins. Co. of the Town of Palatine.	Fort Plain, N. Y.	—, 1854	A. V. Dockstader	Ezra Shults.
Farmers Mutual Fire Ins. Co. of Fort Edward.	Fort Edward, N. Y.	May 20, 1889	U. G. Ellis	J. H. Hopkins.
Farmers Mutual Ins. Co. of Fort Ann, New York.	Fort Ann, N. Y.	June 30, 1898	John Sullivan, Jr.	E. B. Washburn.
Farmers Mutual Ins. Co. of Milan, Pine Plains and Stanford.	Milan, N. Y.	April 19, 1883	Edwin Phillips	Cyrus F. Morehouse.
Farmers' Town Co-op. Ins. Co. of the Town of Hyde Park, Dutchess County, N. Y.	Hyde Park, N. Y.	Oct. 12, 1895	G. G. Budd	Grant Dickinson.
Farmers Town Mutual Ins. Co. of Clinton.	Stanfordville, N. Y.	April 19, 1884	LeGrand Graham	Duane Story.
Farmers Town Mutual Ins. Co. of Red Hook.	Red Hook, N. Y.	Aug. 13, 1879	Henry S. Elting	R. D. Kerley.
Farmers Town Mutual Ins. Co. of Rhinebeck.	Rhinebeck, N. Y.	Sept. —, 1880	J. P. Hermans	Chas. R. Traver.
Franklin Fire Ins. Co.	Franklin, N. Y.	May —, 1881	Elias L. Jackson	Wm. C. Cole.
Galway Fire Ins. Co.	Galway, N. Y.	Feb. 19, 1858	Peter Anderson	Robert Shaw.
German Mut. Fire Ins. Assn. of Wellsville, Allegany County, N. Y.	Wellsville, N. Y.	Aug. 1, 1902	C. E. Harms	H. F. Dornow.
German Mutual Ins. Co. of Wayland.	Perkinsville, N. Y.	Jan. —, 1879	Jacob Werth	Benjamin Gottschall.
Germantown & Clermont Co-op. Fire Ins. Co.	Germantown, N. Y.	Dec. 20, 1910	Freeman Boice	Erastus Coons.
Ghent Mutual Fire Ins. Co.	Ghent, N. Y.	Feb. 5, 1859	John E. Kittle	John H. Shult.
Greenwich Town Fire Ins. Co.	Greenwich, N. Y.	June 5, 1891	Duane M. Hall	O. W. Tefft.
Guilderland Mutual Ins. Assn.	Guilderland Center, N. Y.	—, 1854	Ira Hurst	J. J. Mann.
Hamden Mutual Ins. Co.	De Lancy, N. Y.	July 1, 1873	Arthur Shaw	John D. Mable.
Hartwick Town Ins. Co.	Hartwick Seminary, N. Y.	April 15, 1886	Morell Smith	C. F. Ingoldsby.
Hebron Co-operative Fire Ins. Co.	Hebron, N. Y.	June —, 1877	Alex. Gourlay	J. E. McClellan.
Hoosick Co-operative Fire Ins. Co.	Hoosick, N. Y.	Mar. 3, 1895	J. C. Cottrell	John A. Harrison.
Jackson Fire Ins. Co.	Jackson, N. Y.	Nov. 27, 1858	Edwin M. Kerr	Henry N. Dunham.
Kinderhook and Stuyvesant Mutual Ins. Co.	Valatie, N. Y.	June 13, 1891	John S. Baker	Frank Rossman.
Knox Mutual Ins. Co.	Knox, N. Y.	—, 1858	Winfield S. Schoonmaker	C. Ostrander.
Kortright Mutual Fire Ins. Assn.	West Kortright, N. Y.	—, 1878	J. I. Roberts	E. P. Frisbie.
Livingston Town Ins. Co.	Livingston, N. Y.	—, 1858	S. J. Clum	Theron Moore.
Malta Fire Ins. Co.	Malta, N. Y.	Oct. 3, 1859	J. E. Collamer	J. E. Baker.
Meredith Insurance Co.	Meridale, N. Y.	—, 1862	Jas. P. Doig	S. B. Darling.
Middletown and Roxbury Fire Ins. Co.	Roxbury, N. Y.	April 3, 1903	J. B. Wyckoff	C. F. Morse.
New Baltimore Mutual Ins. Assn.	Ravena, N. Y.	Mar. 4, 1854	C. J. Lisk	M. P. Hotaling.
New Scotland Mutual Ins. Co.	Voorheesville, N. Y.	—, 1854	E. Hotaling	Frank Van Auken.
Otsquago Co-operative Fire Ins. Co.	Vanhornesville, N. Y.	Mar. 8, 1911	P. H. Elwood	W. J. Tilyou.
Pittstown Co-operative Fire Ins. Co.	Johnsonville, N. Y.	Jan. 10, 1910	Elmer E. Hayner	Edward E. Welling.

TABLE K — (Concluded)

CORPORATIONS	Location	Commenced business	OFFICERS	
			President	Secretary
Putnam Town Fire Ins. Co.....	Putnam, N. Y.....	Aug. 6, 1896	John D. Graham.....	G. E. Lidgerwood.
Salem Mutual Town Fire Ins. Co.....	Salem, N. Y.....	April 15, 1889	J. M. Collins.....	D. H. Safford.
Schaghticoke Mutual Fire Ins. Co.....	Schaghticoke, N. Y.....	—, 1857	J. Irving Baucus.....	Geo. W. Dunham.
Sharon, Seward and Carlisle Co-operative Ins. Co.....	Sharon Springs, N. Y.....	Jan. 25, 1881	Stanton Osterhout.....	Geo. A. Parsons.
Springfield Co-operative Ins. Co.....	East Springfield, N. Y.....	June 17, 1886	Geo. H. Basinger.....	John J. Walrath.
Stamford Ins. Co.....	Stamford, N. Y.....	Jan. 30, 1860	John H. King.....	Richard H. Barner.
Ulster Co-operative Fire Ins. Co.....	Lake Katrine, N. Y.....	July —, 1895	Jacob Kieffer.....	Frank S. Osterhoudt.
Venice Town Fire Ins. Co.....	Genoa, N. Y.....	—, 1879	Herbert M. Roe.....	Wm. H. Sharpsteen.
Walton Co-operative Fire Ins. Co.....	Walton, N. Y.....	Oct. 20, 1888	Geo. S. Tacy.....	Charles W. Shepard.
White Creek Fire Ins. Co.....	Eagle Bridge, N. Y.....	Feb. 1, 1895	John C. Cottrell.....	Stephen B. Sweet.
Wilton Mutual Fire Ins. Co.....	Wilton, N. Y.....	April —, 1894	E. J. Smith.....	W. N. Westfall.
Schaghticoke Society for Apprehending Horse Thieves and Robbers..	Schaghticoke, N. Y.....	Jan. 1, 1831	C. H. Larrabee.....	Theodore Button.

ADVANCE PREMIUM CORPORATIONS

BARON STEUBEN CO-OPERATIVE FIRE INSURANCE COMPANY

ITHACA, N. Y.

[Organized September, 1899]

G. M. STODDARD, President

C. E. CHAPMAN, Secretary

INCOME

Gross premiums written.....	\$16,539 88
Deduct gross amount paid for return premiums	2,868 76
	<hr/>
Total premiums	\$13,671 12
Interest	213 22
	<hr/>
Total Income	\$13,884 34
Ledger Assets December 31, 1913.....	28,294 75
	<hr/>
Total	\$42,179 09
	<hr/>

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$20,051 69
Commissions and brokerage.....	2,522 71
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,779 38
Rent	84 00
Advertising, printing and stationery.....	189 48
Postage, telegrams, telephone and express.....	158 14
Expense of adjustment and settlement of losses, including (\$561.04) legal expenses connected therewith.....	815 52
Inspections and surveys.....	355 48
Miscellaneous	67 41
Losses on assessments.....	2,185 65
	<hr/>
Total Disbursements	\$28,209 46
	<hr/>
Balance	\$13,969 63
	<hr/> <hr/>

LEDGER ASSETS

Collateral loans	\$642 00
Deposits in trust companies and banks <i>not on interest</i>	2,620 05
Deposits in trust companies and banks <i>on interest</i>	6,000 00
Agents' balances representing business written on and after October 1, 1914.....	1,847 16
Agents' balances representing business written prior to October 1, 1914	674 68
Assessments in course of collection.....	2,185 74
	<hr/>
Total	\$13,969 63

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	\$674 68	
Assessments in course of collection over sixty days due	2,185 74	
Total		\$2,860 42
Total Admitted Assets		\$11,109 21

LIABILITIES

Unpaid losses:		
Adjusted and unpaid, not due.....	\$1,100 00	
Unadjusted	475 00	
Resisted	3,060 00	
Total unpaid losses		\$4,635 00
Unearned premiums		9,770 87
Salaries and miscellaneous expenses.....		150 00
Total Liabilities		*\$14,555 87
Excess of Liabilities over Assets		\$3,446 66

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	3,058	\$4,602,494
Written or renewed in 1914.....	1,723	1,984,564
Totals	4,781	\$6,587,058
Deduct expirations and cancellations.....	1,806	3,389,784
Net amount in force December 31, 1914	2,975	\$3,197,274

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Secretary, agents and inspectors.

By whom are losses adjusted? Usually by secretary.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35.1 per cent.

Does surplus exceed one per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

* In this item is included the company's liability for the unearned portions of premiums, created by chapter 328 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve,

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Comparison with board rates usually.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond of each. Secretary-treasurer, \$8,000.

Does corporation require bonds from its agents? Usually. If so, state amount. Various.

Are all the mortgages held by the corporation first liens on improved real property in this State? None owned.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

BUTTERNUT VALLEY MUTUAL FIRE INSURANCE COMPANY

MORRIS, N. Y.

[Organized September, 1904]

GEORGE WHITMAN, President

E. C. MILLER, Secretary

INCOME

Gross premiums written.....	\$8,036 91
Deduct gross amount paid for return premiums.....	550 24
Total premiums	\$7,486 67
Interest on:	
Deposits in banks.....	117 75
Miscellaneous	4 28
Total Income	\$7,608 70
Ledger Assets December 31, 1913	9,636 00
Total	\$17,244 70

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$2,519 17
Commissions and brokerage.....	1,497 35
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	737 72
Rent and heat.....	57 57
Advertising, printing and stationery.....	97 52
Postage, telegrams, telephone and express.....	24 20
Expense of adjustment and settlement of losses.....	41 95
Inspections and surveys.....	59 94
Association and general.....	124 77
Total Disbursements	\$5,160 19

Balance	\$12,084 51
----------------------	--------------------

LEDGER ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$5,431 28
Deposits in trust companies and banks <i>on interest</i>	4,500 00
Agents' balances representing business written on and after October 1, 1914.....	1,682 48
Agents' balances representing business written prior to October 1, 1914	353 00
Accrued interest	117 75
Total	\$12,084 51

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	353 00
Total Admitted Assets	\$11,731 51

LIABILITIES

Unearned premiums	\$4,352 39
Excess of Assets over Liabilities.....	\$7,379 12

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,401	\$1,139,429
Written or renewed in 1914.....	984	747,887
Totals	2,385	\$1,887,316
Deduct expirations and cancellations.....	949	729,252
Net amount in force December 31, 1914.....	1,436	\$1,158,064

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? About fifty.

Does corporation classify its risks? Yes.

Are risks inspected? Usually. If so, by whom? Secretary and inspectors.

By whom are losses adjusted? Secretary and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? Thirty-four.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Certain percentage of board rates.

What officer or officers make such rates? Association.

What officer or officers pass on character of risks? Secretary and president.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bonds for each. Treasurer, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Have no mortgages.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE CATSKILL MOUNTAIN FIRE INSURANCE COMPANY OF GREENE COUNTY

GREENVILLE, N. Y.

[Organized November, 1902]

RICHARD EARL, President

O. C. STEVENS, Secretary

INCOME

Gross premiums written	\$13,165 15	
Deduct gross amount paid for return premiums	1,123 28	
Total premiums		\$12,041 87
Interest on:		
Deposits in banks.....	\$150 00	
Bonds and stocks.....	453 06	
Mortgage loans	18 09	
Total		621 15
Total Income		\$12,663 02
Ledger Assets December 31, 1913.....		17,455 46
Total		\$30,118 48

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$3,688 60
Commissions and brokerage.....	2,351 79
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	716 00
Rent	25 00
Advertising, printing and stationery.....	138 05
Postage, telegrams, telephone and express.....	9 75
Expense of adjustment and settlement of losses.....	45 13
Inspections and surveys.....	260 84
Miscellaneous	275 88
Total Disbursements	\$7,511 04
Balance	\$22,607 44

LEDGER ASSETS

Mortgage loans	\$1,500 00
Book value of bonds.....	11,604 20
Cash in company's office.....	202 91
Deposits in trust companies and banks <i>not on interest</i>	2,903 48
Deposits in trust companies and banks <i>on interest</i>	4,000 00
Agents' balances representing business written on and after October 1, 1914.....	1,986 47
Agents' balances representing business written prior to Octo- ber 1, 1914.....	410 38
Total	\$22,607 44

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$6 87
Bonds	139 17
Deposits	115 00

Total	\$261 04
-------------	----------

Gross Assets	\$22,868 48
--------------------	-------------

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	\$410 38
Book value of bonds over market value.....	234 20

Total	644 58
-------------	--------

Total Admitted Assets.....	\$22,223 90
----------------------------	-------------

LIABILITIES

Unpaid losses:	
Unadjusted	\$1,017 50
Unearned premiums	7,160 29
Miscellaneous expenses	20 00

Total Liabilities	\$8,197 79
-------------------------	------------

Excess of Assets over Liabilities.....	\$14,026 11
--	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,820	\$1,519,065
Written or renewed in 1914.....	1,549	1,325,133
Totals	3,369	\$2,844,198
Deduct expirations and cancellations.....	1,248	1,029,530
Net amount in force December 31, 1914.....	2,121	\$1,814,668

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City 1917 4½s.....	\$2,000 00	\$2,000	\$2,020
Va Ry Power Co 1st rfdg 1934 5s.....	975 00	1,000	920
So Pacific 1955 4s.....	951 25	1,000	920
Oregon Short Line 1929 4s.....	1,875 00	2,000	1,840
Chi Rock Island & Pac rfdg 1934 4s.....	883 75	1,000	720
Canada So consol 1962 5s.....	1,073 75	1,000	1,060
Baltimore & Ohio conv 1933 4½s.....	826 25	1,000	920
Baltimore & Ohio equip 1921 4½s.....	1,949 20	2,000	2,000
Tri-City Ry & Light Co col 1923 5s.....	970 00	1,000	970
Totals	\$11,604 20	\$12,000	\$11,370

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty-nine.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Special agent, company's agents and special inspector.

By whom are losses adjusted? Company officials or paid adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? Twenty-nine.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Board rates and company's experience.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and member of executive committee.

Do such officer or officers receive any commission? Secretary, on own agency.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE CATSKILL MUTUAL FIRE INSURANCE COMPANY OF GREENE COUNTY

CATSKILL, N. Y.

[Organized December, 1909]

WILLIAM J. HUGHES, President

GEORGE S. HARDING, Secretary

INCOME

Gross premiums written.....	\$2,270 49
Deduct gross amount paid for return premiums.....	135 69
Total Income	<u>\$2,134 80</u>
Ledger Assets December 31, 1913.....	<u>1,691 13</u>
Total	<u><u>\$3,825 93</u></u>

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$415 99
Commissions and brokerage	410 25
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	225 00
Rent	60 00
Advertising, printing and stationery.....	17 08
Postage, telegrams, telephone and express.....	27 35
Expense of adjustment and settlement of losses.....	19 35
Inspections and surveys.....	3 23
Miscellaneous	7 19
Total Disbursements	<u>\$1,185 44</u>
Balance	<u><u>\$2,640 49</u></u>

LEDGER ASSETS

Cash in company's office.....	\$175 08
Deposits in trust companies and banks <i>not on interest</i>	1,956 70
Agents' balances representing business written on and after October 1, 1914.....	368 50
Agents' balances representing business written prior to October 1, 1914.....	140 21
Total	<u><u>\$2,640 49</u></u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	140 21
Total Admitted Assets.....	<u><u>\$2,500 28</u></u>

LIABILITIES

Unpaid losses:		
Unadjusted	\$11 25	
Resisted	250 00	
Total unpaid losses.....		\$261 25
Unearned premiums		1,983 62
Legal expenses		50 00
Total Liabilities		\$2,294 87
Excess of Assets over Liabilities.....		\$205 41

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	669	\$495,019
Written or renewed in 1914.....	312	213,482
Totals	981	\$708,501
Deduct expirations and cancellations.....	336	229,216
Net amount in force December 31, 1914.....	645	\$479,285

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Five.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Adjusters or secretary.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.9 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Proportion of board rates.

What officer or officers make such rates? Secretary and president.

What officer or officers pass on character risks? Secretary and president.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE CHEMICAL MUTUAL FIRE INSURANCE COMPANY

BURLINGTON FLATS, N. Y.

[Organized December, 1908]

JASPER D. FITCH, President

E. W. WRIGHT, Secretary

INCOME

Gross premiums written	\$10,387 87	
Deduct gross amount paid for return premiums	681 20	
Total premiums		\$9,706 67
Interest on:		
Deposits in banks	\$54 45	
Bonds and stocks	200 00	
Total		254 45
Total Income		\$9,961 12
Ledger Assets December 31, 1913.....		6,860 26
Total		\$16,821 38

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$2,726 83
Commissions and brokerage.....	2,020 99
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	836 59
Rent	23 00
Advertising, printing and stationery	141 39
Postage, telegrams, telephone and express	41 20
Furniture and fixtures and office supplies.....	12 54
Expense of adjustment and settlement of losses.....	42 39
Inspections and surveys	78 39
Miscellaneous	65 84
Total Disbursements	\$5,989 16
Balance	\$10,832 22

LEDGER ASSETS

Book value of bonds	\$4,945 00
Cash in company's office.....	287 74
Deposits in trust companies and banks <i>on interest</i>	4,152 19
Agents' balances representing business written on and after October 1, 1914	1,211 71
Agents' balances representing business written prior to October 1, 1914	235 58
Total	\$10,832 22

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	\$235 58	
Book value of bonds over market value.....	75 00	
Total		\$310 58
Total Admitted Assets.....		\$10,521 64

LIABILITIES

Unearned premiums	\$5,488 10
Excess of Assets over Liabilities.....	\$5,033 54

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	901	\$798,973
Written or renewed in 1914.....	1,066	1,139,859
Totals	1,967	\$1,938,832
Deduct expirations and cancellations.....	753	704,244
Net amount in force December 31, 1914.....	1,214	\$1,234,588

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Union Pacific R R 1947 4s.....	\$3,042 50	\$3,000	\$2,910
D & H ref 1943 4s.....	1,902 50	2,000	1,960
Totals	\$4,945 00	\$5,000	\$4,870

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Officers and inspectors.

By whom are losses adjusted? Officers and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 32.3 per cent.

Does surplus exceed one per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? Yes.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Based on board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? Secretary and president.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary \$1,000, treasurer \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

CHURCH INSURANCE ASSOCIATION OF STATE OF NEW YORK

ROCHESTER, N. Y.

[Organized April, 1891]

MELVILLE R. WEBSTER, President

GEORGE M. W. BILLS, Secretary

INCOME

Gross premiums written.....	\$12,763 95	
Deduct gross amount paid for		
Reinsurance	\$4,990 96	
Return premiums	940 57	
	<u>5,931 53</u>	
Total premiums		\$6,832 42
Interest on:		
Deposits in banks.....		472 33
Total Income		<u>\$7,304 75</u>
Ledger Assets December 31, 1913.....		14,225 55
Total		<u><u>\$21,530 30</u></u>

DISBURSEMENTS

Gross amount paid policyholders for losses....	\$3,074 45	
Deduct amount received for reinsurance.....	897 22	
	<u></u>	
Net amount paid policyholders for losses.....		\$2,177 23
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		1,643 00
Rent		360 00
Advertising, printing and stationery and office supplies.....		161 86
Postage, telegrams, telephone and express.....		269 23
Expense of adjustment and settlement of losses.....		63 82
Miscellaneous		169 28
Total Disbursements		<u>\$4,844 42</u>
Balance		<u><u>\$16,685 88</u></u>

LEDGER ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$14,891 29	
Agents' balances representing business written on and after October 1, 1914.....	1,636 30	
Balance 1912 assessment.....	68 96	
Other ledger assets.....	89 33	
Total		<u><u>\$16,685 88</u></u>

DEDUCT ASSETS NOT ADMITTED

Assessments in course of collection over sixty days.....	\$68 96
Total Admitted Assets.....	\$16,616 92

LIABILITIES

Unpaid losses:	
Adjusted and unpaid, not due.....	\$50 00
Unearned premiums	9,816 81
Return premiums	767 10
Bills payable	12 48
Total Liabilities	\$10,646 39
Excess of Assets over Liabilities.....	\$5,970 53

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,192	\$4,431,483
Written or renewed in 1914.....	687	1,702,833
Totals	2,879	\$6,134,316
Deduct expirations and cancellations.....	741	1,632,376
In force December 31, 1914.....	2,138	\$4,501,940
Deduct amount reinsured.....	1,360	2,008,389
Net amount in force December 31, 1914.....	778	\$2,493,551

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Sixty.
 Does corporation classify its risks? Yes.
 Are risks inspected? No.
 By whom are losses adjusted? Directors.
 Does surplus exceed 1 per cent. of amount of insurance in force? No.
 Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.
 Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? Yes.
 Has corporation now in force:
 Policy for more than \$5,000 on one risk? Not above reinsurance.
 Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.
 Policy for more than \$2,000 in the business section of any city or village without water protection? Not above reinsurance.
 Policies in excess of \$7,000 in any block or square in business portion of village without water protection? Not above reinsurance.
 In business section of any city or village over 1 per cent. of total amount of insurance in force? No.
 Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.
 How does corporation arrive at premium rate to be charged on various risks? Percentage of board rates.
 What officer or officers make such rates? Secretary.
 What officer or officers pass on character of risks? Secretary.
 Do such officer or officers receive any commission? No.
 Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does corporation require bonds from its agents? No agents.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE COMMERCIAL MUTUAL FIRE INSURANCE COMPANY OF GREENE COUNTY

CATSKILL, N. Y.

[Organized October, 1895]

OMAR V. SAGE, President

CLARENCE E. BLOODGOOD Secretary

INCOME

Gross premiums written	\$32,583 16	
Deduct gross amount paid for return premiums.	3,070 70	
Total premiums		\$29,512 46
Interest on:		
Deposits in banks	\$390 00	
Other sources	3 00	
Total		393 00
Miscellaneous		56 80
Total Income		\$29,962 26
Ledger Assets December 31, 1913.....		22,410 18
Total		\$52,372 44

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$15,715 97
Commissions and brokerage	5,837 78
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,238 06
Rent	112 52
Advertising, printing and stationery.....	353 25
Postage, telegrams, telephone and express.....	343 60
Furniture and fixtures	71 72
Expense of adjustment and settlement of losses.....	189 03
Inspections and surveys	185 03
Interest on New York city bond.....	2 25
Miscellaneous	186 58
Agency and general expense account.....	791 01
Total Disbursements	\$26,026 80
Balance	\$26,345 64

LEDGER ASSETS

Mortgage loans	\$1,000 00
Book value of bonds	500 00
Cash in company's office	2,180 42
Deposits in trust companies and banks <i>not on interest</i>	3,896 77
Deposits in trust companies and banks <i>on interest</i>	12,500 00
Agents' balances representing business written on and after October 1, 1914.....	5,395 33
Agents' balances representing business written prior to October 1, 1914	873 12
Total	\$26,345 64

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$15 00
Bonds	10 00
Deposits	237 50

Total	\$262 50
Market value of bonds over book value	20 00

Gross Assets	\$26,628 14
-------------------------------	--------------------

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	873 12
---	--------

Total Admitted Assets	\$25,755 02
--	--------------------

LIABILITIES

Unpaid losses:

Unadjusted	\$2,109 15
Resisted	650 00

Total unpaid losses	\$2,759 15
Unearned premiums	19,060 27

Total Liabilities	\$21,819 42
------------------------------------	--------------------

Excess of Assets over Liabilities	\$3,935 60
--	-------------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	4,619	\$4,231,788
Written or renewed in 1914	3,636	3,209,623
Totals	8,255	\$7,441,411
Deduct expirations and cancellations	2,935	2,578,079
Net amount in force December 31, 1914	5,320	\$4,863,332

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City 1917 6s.	\$500	\$500	\$520

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-nine.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Various persons assigned to the work.

By whom are losses adjusted? Various paid adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 33 per cent.

Does surplus exceed one per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Estimated from board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. President, \$3,750, secretary \$3,750.

Does corporation require bonds from its agents? Not in all cases.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF GREENE, SCHOHARIE AND DELAWARE COUNTIES

CATSKILL, N. Y.

[Organized April, 1886]

OMAR V. SAGE, President

CLARENCE E. BLOODGOOD, Secretary

INCOME

Gross premiums written.....	\$46,605 34	
Deduct gross amount paid for return premiums	4,356 90	
Total premiums		\$42,248 44
Interest on:		
Deposits in banks.....	\$1,025 62	
Bonds	225 00	
Mortgage loans	286 25	
Other sources	286 12	
Total		1,822 99
Miscellaneous		54 95
Total Income		\$44,126 38
Ledger Assets December 31, 1913.....		54,526 74
Total		\$98,653 12

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$22,719 34
Commissions and brokerage.....	8,345 25
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,182 05
Rent	112 52
Advertising, printing and stationery.....	494 09
Postage, telegrams, telephone and express.....	345 85
Furniture and fixtures.....	71 73
Expense of adjustment and settlement of losses.....	337 51
Inspections and surveys.....	317 51
Interest on New York city bond.....	2 25
Miscellaneous ..	200 48
Agency and general expense account.....	1,094 37
Total Disbursements	\$38,222 95
Balance	\$60,430 17

LEDGER ASSETS

Mortgage loans	\$6,275 00
Book value of bonds	5,750 00
Cash in company's office.....	3,262 78
Deposits in trust companies and banks <i>not on interest</i>	6,461 44

Deposits in trust companies and banks <i>on interest</i>	\$29,535 10
Agents' balances representing business written on and after October 1, 1914.....	7,202 07
Agents' balances representing business written prior to Octo- ber 1, 1914.....	1,943 78
Total	\$60,430 17

NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages	\$84 49
Bonds	47 50
Deposits	440 00
Total	571 99
Market value of bonds over book value.....	110 00
Gross Assets	\$61,112 16

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Octo- ber 1, 1914.....	1,943 78
Total Admitted Assets	\$59,168 38

LIABILITIES

Unpaid losses:	
Unadjusted	\$2,615 00
Unearned premiums	28,183 34
Total Liabilities	\$30,798 34
Excess of Assets over Liabilities	\$28,370 04

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	6,522	\$6,276,424
Written or renewed in 1914.....	5,011	4,635,132
Totals	11,533	\$10,911,556
Deduct expirations and cancellations.....	3,974	3,646,818
Net amount in force December 31, 1914	7,559	\$7,264,738

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City 1957 4½s.....	\$5,250	\$5,000	\$5,350
New York City 1916 6s.....	500	500	510
Totals	\$5,750	\$5,500	\$5,860

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Various persons assigned to the work.

By whom are losses adjusted? Various paid adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection

of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.6 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Estimated from board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. President, \$5,000; secretary, \$5,000.

Does corporation require bonds from its agents? Not in all cases.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE DWELLING INSURANCE ASSOCIATION OF CENTRAL NEW YORK

UTICA, N. Y.

[Organized September, 1895]

CHAS. WILLIAMSON, President

GILES A. GEER, Secretary

INCOME

Gross premiums written.....	\$2,534 34
Deduct gross amount paid for return premiums	13 92
Total premiums	\$2,520 42
Interest on:	
Deposits in banks.....	116 83
Miscellaneous	9 60
Total Income	\$2,646 85
Ledger Assets December 31, 1913	3,753 53
Total	\$6,400 38

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$60 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	478 27
Rent	2 00
Advertising, printing and stationery.....	11 40
Postage, telegrams, telephone and express.....	11 52
Expense of adjustment and settlement of losses.....	4 40
Inspections and surveys.....	35 67
Miscellaneous	16 33
Returned to policyholders on renewal of policies.....	421 26
Total Disbursements	\$1,041 23
Balance	\$5,359 15

LEDGER ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$179 83
Deposits in trust companies and banks <i>on interest</i>	5,179 32
Total	\$5,359 15

NON-LEDGER ASSETS

Interest accrued on:	
Deposits	73 10
Total Assets	\$5,432 25

LIABILITIES

Unpaid losses:	
Unadjusted	\$375 52
Unearned premiums	1,392 06
Total Liabilities	\$1,767 58
Excess of Assets over Liabilities.....	\$3,664 67

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	329	\$448,905
Written or renewed in 1914.....	45	78,825
Totals	374	\$527,730
Deduct expirations and cancellations.....	61	98,325
Net amount in force December 31, 1914.....	313	\$429,405

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Five.

Does corporation classify its risks? No.

Arc risks inspected? Yes. If so, by whom? Manager.

By whom are losses adjusted? Manager.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 20 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? Yes.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rate.

What officer or officers make such rates? Manager.

What officer or officers pass on character of risks? Secretary and executive committee.

Do such officer or officers receive any commission? No.

Arc officers bonded? No.

Does corporation require bonds from its agents? No agents.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

EMPIRE CO-OPERATIVE FIRE INSURANCE COMPANY

MIDDLEBURGH, N. Y.

[Organized March, 1894]

WELLINGTON E. BASSLER, President

ALBERT E. REQUA, Secretary

INCOME

Gross premiums written.....	\$47,863 88
Deduct gross amount paid for return premiums.....	1,747 41
Total premiums	\$46,116 47
Interest on:	
Mortgage loans	1,666 99
Total Income	\$47,783 46
Ledger Assets December 31, 1913.....	71,763 07
Total	\$119,546 53

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$28,123 65
Commissions and brokerage.....	9,223 29
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,488 00
Rent	166 67
Advertising, printing and stationery.....	385 42
Postage, telegrams, telephone and express.....	240 80
Furniture and fixtures.....	143 05
Maps and corrections thereon.....	16 00
Expense of adjustment and settlement of losses.....	485 09
Inspections and surveys.....	289 83
Miscellaneous	291 54
State association and bureau.....	749 05
Heater	128 61
Total Disbursements	\$44,731 00
Balance	\$74,815 53

LEDGER ASSETS

Mortgage loans	\$49,277 77
Cash in company's office.....	2,889 82
Deposits in trust companies and banks <i>not on interest</i>	709 30
Deposits in trust companies and banks <i>on interest</i>	11,564 98
Agents' balances representing business written on and after October 1, 1914.....	9,554 23
Agents' balances representing business written prior to Octo- ber 1, 1914.....	819 43
Total	\$74,815 53

NON-LEDGER ASSETS

Interest due and accrued on:		
Mortgages	\$2,821 32	
Deposits	1,217 01	
Total		\$4,038 33
Gross Assets		\$78,853 86

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	819 43
Total Admitted Assets.....	\$78,034 43

LIABILITIES

Unpaid losses:	
Unadjusted	\$1,235 00
Unearned premiums	31,912 83
Total Liabilities	\$33,147 83
Excess of Assets over Liabilities.....	\$44,886 60

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	8,065	\$7,579,587
Written or renewed in 1914.....	5,078	4,816,350
Totals	13,143	\$12,395,937
Deduct expirations and cancellations.....	4,798	4,150,884
Net amount in force December 31, 1914.....	8,345	\$8,245,053

GENERAL INTERROGATORIES

In how many counties is corporations transacting business? Forty-six.
Does corporation classify its risks? Yes.
Are risks inspected? Yes. If so, by whom? Company's officers and special agents.
By whom are losses adjusted? President or special adjuster.
What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.3 per cent.
Does surplus exceed 1 per cent. of amount of insurance in force? No.
Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.
Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? Yes.
Has corporation now in force?
Policy for more than \$5,000 on one risk? No.
Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.
Policy for more than \$2,000 in the business section of any city or village without water protection? No.
Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.
In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Board rates and company's experience.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President, secretary and general agent.

Does such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE GREENE COUNTY MUTUAL FIRE INSURANCE

COMPANY

GREENVILLE, N. Y.

[Organized May, 1893]

W. S. VANDERBILT, President

O. C. STEVENS, Secretary

INCOME

Gross premiums written.....	\$34,888 31	
Deduct gross amount paid for return premiums	2,544 40	
Total premiums		\$32,343 91
Interest on:		
Deposits in banks	\$455 00	
Bonds	944 88	
Mortgage loans	478 58	
Other sources	30 25	
Total		1,908 71
Rent		150 00
Total Income		\$34,402 62
Ledger Assets December 31, 1913.....		51,678 06
Total		\$86,080 68

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$15,820 93	
Commissions and brokerage.....	6,464 64	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,085 50	
Rent	25 00	
Advertising, printing and stationery.....	253 95	
Postage, telegrams, telephone and express.....	220 56	
Expense of adjustment and settlement of losses.....	261 06	
Other legal expenses.....	30 00	
Inspections and surveys.....	525 45	
Uncollectible	7 36	
Miscellaneous	226 44	
Organization	613 78	
Total Disbursements		\$26,534 67
Balance		\$59,546 01

LEDGER ASSETS

Book value of real estate.....	\$2,200 00	
Mortgage loans	7,900 00	
Book value of bonds.....	28,792 50	
Cash in company's office.....	2,070 33	
Deposits in trust companies and banks <i>not on interest</i>	3,513 11	

Deposits in trust companies and banks <i>on interest</i>	\$8,000 00
Agents' balances representing business written on and after October 1, 1914.....	5, 679 47
Agents' balances representing business written prior to October 1, 1914	1, 390 60
Total	\$59,546 01

NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages	\$127 91
Bonds	212 48
Deposits	155 00
Total	495 39
Rent	112 50
Gross Assets	\$60,153 90

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	\$1, 390 60
Book value of bonds over market value.....	252 50
Total	1, 643 10
Total Admitted Assets	\$58,510 80

LIABILITIES

Unpaid losses unadjusted	\$2, 045 26
Unearned premiums	21, 617 39
Salaries and miscellaneous expenses.....	157 50
Total Liabilities	\$23,820 15
Excess of Assets over Liabilities	\$34,690 65

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	5, 019	\$4, 582, 855
Written or renewed in 1914.....	3, 662	3, 434, 939
Totals	8, 681	\$8, 017, 794
Deduct expirations and cancellations.....	2, 859	2, 654, 724
Net amount in force December 31, 1914	5, 822	\$5, 363, 070

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City 1917 4½s.....	\$4,120 00	\$4,000	\$4,040
Portland Gen Elec Co 1st and ref 1935 5s.....	1,005 00	1,000	1,000
St Louis Spring & Peoria ref 1939 5s.....	996 75	1,000	930
Va Ry & Power Co 1934 5s.....	2,925 00	3,000	2,760
Oregon Short Line R R Co 1929 4s.....	2,835 00	3,000	2,760
Southern Pacific R R Co 1st ref 1955 4s.....	951 25	1,000	920
Oregon Short Line 1929 4s.....	1,790 00	2,000	1,840
Southern Pacific R R Co 1st ref 1955 4s.....	1,820 00	2,000	1,840
Chicago Mil & St Paul 1989 4½s.....	992 50	1,000	1,030
Baltimore & Ohio conv 1933 4½s.....	1,815 00	2,000	1,840
Tri-City Railway and Light 1923 5s.....	1,940 00	2,000	1,940
Allegheny Valley 1942 4s.....	3,880 00	4,000	3,880
Lake Shore & Michigan Southern 1928 4s.....	3,720 00	4,000	3,760
Totals	\$28,792 50	\$30,000	\$28,540

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty-four.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Special agent, company's agents and paid inspectors.

By whom are losses adjusted? Company's officials, paid adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? Thirty per cent.

Does surplus exceed one per cent amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and member of executive committee.

Do such officer or officers receive any commission? Secretary on own agency.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

HOME MUTUAL FIRE INSURANCE COMPANY OF BROOME COUNTY, N. Y.

BINGHAMTON, N. Y.

[Organized February, 1901]

JOHN BAYLESS, President

F. J. BAYLESS, Secretary

INCOME

Gross premiums written.....	\$39,485 42	
Deduct gross amount paid for return premiums	3,211 50	
Total premiums		\$36,273 92
Interest on:		
Deposits in banks.....	\$114 53	
Mortgage loans	1,619 95	
Other sources	44 23	
Total		1,778 71
Total Income		\$38,052 63
Ledger Assets December 31, 1913.....		43,105 93
Total		\$81,158 56

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$23,006 42
Commissions and brokerage.....	7,275 60
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,100 00
Rent	180 00
Advertising, printing and stationery.....	705 72
Postage, telegrams, telephone and express.....	164 99
Furniture and fixtures.....	18 36
Expense of adjustment and settlement of losses.....	1,059 09
Other legal expenses.....	5 82
Profit and loss, Binghamton Trust Co.....	185 38
Fire Underwriters' Co-operative Association dues and expenses	801 65
Total Disbursements	\$36,503 03
Balance	\$44,655 53

LEDGER ASSETS

Mortgage loans	\$29,950 00
Cash in company's office.....	1,358 80
Deposits in trust companies and banks <i>not on interest</i>	3,751 82
Deposits in trust companies and banks <i>on interest</i>	3,000 00
Agents' balances representing business written on and after October 1, 1914.....	6,077 83
Agents' balances representing business written prior to October 1, 1914	517 08
Total	\$44,655 53

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$324 67
Deposits	52 50

Total	\$377 17
-------------	----------

Gross Assets	\$45,032 70
--------------------	-------------

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	517 08
---	--------

Total Admitted Assets	\$44,515 62
-----------------------------	-------------

LIABILITIES

Unpaid losses unadjusted	\$1,100 00
Unearned premiums	20,119 68

Total Liabilities	\$21,219 68
-------------------------	-------------

Excess of Assets over Liabilities	\$23,295 94
---	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	5,200	\$4,721,909
Written or renewed in 1914	4,157	3,593,345
Totals	9,357	\$8,315,254
Deduct expirations and cancellations	3,606	3,038,058
Net amount in force December 31, 1914	5,751	\$5,277,196

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? General agent and paid inspector.

By whom are losses adjusted? General agent and independent adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 33.7 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Based on board rates generally.

What officer or officers make such rates? Secretary and general agent.

What officer or officers pass on character of risks? Secretary and general agent.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$10,000; treasurer, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE LANCASTER MUTUAL FIRE INSURANCE COMPANY OF ERIE COUNTY, NEW YORK

LANCASTER, N. Y.

[Organized January, 1889]

JOSEPH ADOLF, President

PETER P. ADOLF, Secretary

INCOME

Gross premiums written.....	\$750 73	
Deduct gross amount paid for return premiums	1 86	
Total premiums		\$748 87
Interest on deposits in banks.....		837 99
Total Income		\$1,586 86
Ledger Assets December 31, 1913.....		20,567 43
Total		\$22,154 29

DISBURSEMENTS

Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	\$241 00
Advertising, printing and stationery.....	11 50
Postage, telegrams, telephone and express.....	34 86
Miscellaneous	16 46
Salaries and expenses of officers, committees and directors (old surplus account)	402 49
Total Disbursements	\$706 31
Balance	\$21,447 98

LEDGER ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$21,447 98
--	-------------

LIABILITIES

Unearned premiums	\$1,260 71
Excess of Assets over Liabilities.....	\$20,187 27

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	239	\$201,275
Written or renewed in 1914.....	73	63,200
Totals	312	\$264,475
Deduct expirations and cancellations.....	84	80,050
Net amount in force December 31, 1914.....	228	\$184,425

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Committee of directors.

By whom are losses adjusted? Claims committee of directors.

Does surplus exceed 1 per cent. of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? Yes.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Estimated by committee of directors.

What officer or officers make such rates? Committee of directors.

What officer or officers pass on character of risks? Committee of directors.

Do such officer or officers receive any commissions? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$44,000; secretary, \$1,000.

Does corporation require bonds from its agents? No agents.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE LIVINGSTON COUNTY MUTUAL FIRE INSURANCE COMPANY

LIVONIA CENTER, N. Y.

[Organized 1881]

F. M. DAVIS, President.

L. H. BEECHER, Secretary

INCOME

Gross premiums written.....	\$14,227 37
Deduct gross amount paid for return premiums	189 63
	<hr/>
Total premiums	\$14,037 74
Interest on deposits in banks.....	655 34
Miscellaneous	8 50
	<hr/>
Total Income	\$14,701 58
Ledger Assets December 31, 1913	21,208 82
	<hr/>
Total	\$35,910 40
	<hr/>

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$13,405 39
Commissions and brokerage.....	1,891 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,057 45
Advertising, printing and stationery.....	74 76
Postage, telegrams, telephone and express.....	70 71
Expense of adjustment and settlement of losses.....	73 55
Miscellaneous	30 46
	<hr/>
Total Disbursements	\$16,603 74
	<hr/>
Balance	\$19,306 66
	<hr/>

LEDGER ASSETS

Cash in company's office.....	\$901 39
Deposits in trust companies and banks <i>not on interest</i>	1,291 13
Deposits in trust companies and banks <i>on interest</i>	15,555 79
Agents' balances representing business written on and after October 1, 1914	1,170 83
Agents' balances representing business written prior to October 1, 1914	387 52
	<hr/>
Total	\$19,306 66

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	43 66
	<hr/>
Gross Assets	\$19,350 32

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	\$387 52
Total Admitted Assets.....	\$18,962 80

LIABILITIES

Unearned premiums	\$16,124 66
Salaries	1,000 00
Return premiums	22 66
Agents' commissions	227 33
Adjusting	27 65
Total Liabilities	\$17,402 30
Excess of Assets over Liabilities.....	\$1,560 50

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,641	\$5,170,104
Written or renewed in 1914.....	1,045	1,966,947
Totals	3,686	\$7,137,051
Deduct expirations and cancellations.....	1,034	1,885,432
Net amount in force December 31, 1914.....	2,652	\$5,251,619

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? President, secretary and directors.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 22.1 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Experience in losses and expenses.

What officer or officers make such rates? Board of directors.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000; treasurer, \$5,000.

Does corporation require bonds from its agents? Yes. If so, state amount. \$500.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE MERCANTILE CO-OPERATIVE FIRE INSUR- ANCE COMPANY OF GREENE COUNTY

CATSKILL, N. Y.

[Organized September, 1903]

WILLIAM W. BENNETT, President

GEORGE S. HARDING, Secretary

INCOME

Gross premiums written.....	\$7,958 79
Deduct gross amount paid for return premiums	650 01
Total premiums	\$7,308 78
Interest on deposits in banks.....	1 34
Total Income	\$7,310 12
Ledger Assets December 31, 1913.....	2,529 92
Total	\$9,840 04

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$3,863 28
Commissions and brokerage.....	1,423 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	845 00
Rent	60 00
Advertising, printing and stationery.....	60 50
Postage, telegrams, telephone and express.....	76 92
Expense of adjustment and settlement of losses.....	127 54
Inspections and surveys.....	87 30
Miscellaneous	94 15
Total Disbursements	\$6,638 25

Balance	\$3,201 79
---------------	------------

LEDGER ASSETS

Cash in company's office.....	\$204 57
Deposits in trust companies and banks <i>not on interest</i>	1,182 26
Deposits in trust companies and banks <i>on interest</i>	46 57
Agents' balances representing business written on and after October 1, 1914.....	1,331 43
Agents' balances representing business written prior to October 1, 1914	381 96
Furniture and fixtures.....	55 00
Total	\$3,201 79

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	\$381 96
Furniture and fixtures.....	55 00
Total	436 96
Total Admitted Assets.....	\$2,764 83

LIABILITIES

Unpaid losses:		
Unadjusted	\$1,011 25	
Resisted	650 00	
	<hr/>	
Total unpaid losses.....		\$1,661 25
Unearned premiums		5,435 54
		<hr/>
Total Liabilities		*\$7,096 79
		<hr/>
Excess of Liabilities over Assets		\$4,331 96
		<hr/> <hr/>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,900	\$1,382,857
Written or renewed in 1914.....	970	736,791
	<hr/>	<hr/>
Totals	2,870	\$2,119,648
Deduct expirations and cancellations.....	1,014	768,055
	<hr/>	<hr/>
Net amount in force December 31, 1914.....	1,856	\$1,351,593
	<hr/> <hr/>	<hr/> <hr/>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Twenty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents, and some by inspectors.

By whom are losses adjusted? Secretary or paid adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

 Policy for more than \$5,000 on one risk? No.

 Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

 Policy for more than \$2,000 in the business section of any city or village without water protection? No.

 Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

 In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

*In this item is included the company's liability for the unearned portions of premiums, created by Chapter 328 of the Laws of 1910, as amended by Chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent. per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE MERCHANTS' CO-OPERATIVE FIRE INSURANCE ASSOCIATION OF CENTRAL NEW YORK

UTICA, N. Y.

[Organized August, 1894]

C. H. PHISTER, President

GILES A. GEER, Secretary

INCOME

Gross premiums written.....	\$5,874 64	
Deduct gross amount paid for return premiums	25 14	
		<hr/>
Total premiums		\$5,849 50
Interest on deposits in banks.....		228 04
Miscellaneous		14 40
		<hr/>
Total Income		\$6,091 94
Ledger Assets, December 31, 1913.....		6,999 00
		<hr/>
Total		\$13,090 94

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$110 64	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,659 37	
Rent	2 00	
Advertising, printing and stationery.....	26 25	
Postage, telegrams, telephone and express.....	16 91	
Expense of adjustment and settlement of losses, including (\$14.30) legal expenses connected therewith.....	14 30	
Inspections, etc.	119 77	
Miscellaneous	30 86	
Returned to policyholders on renewal of policies.....	1,120 03	
		<hr/>
Total Disbursements		\$3,100 13
		<hr/>
Balance		\$9,990 81

LEDGER ASSETS

Cash in company's office.....	\$90 49	
Deposits in trust companies and banks <i>not on interest</i>	871 29	
Deposits in trust companies and banks <i>on interest</i>	9,029 03	
		<hr/>
Total		\$9,990 81

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	152 15	
		<hr/>
Gross Assets		\$10,142 96

LIABILITIES

Unpaid losses unadjusted.....	\$563 29	
Unearned premiums	2,413 70	
		<hr/>
Total Liabilities		\$2,976 99
		<hr/>
Excess of Assets over Liabilities.....		\$7,165 97

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	278	\$374,270
Written or renewed in 1914.....	17	22,250
Totals	295	\$396,520
Deduct expirations and cancellations.....	18	25,800
Net amount in force December 31, 1914.....	277	\$370,720

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Six.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Manager.

By whom are losses adjusted? Manager or a paid adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 29 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? Yes.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rates.

What officer or officers make such rates? Manager.

What officer or officers pass on character of risks? Secretary and executive committee.

Do such officer or officers receive any commission? No.

Are officers bonded? No.

Does corporation require bonds from its agents? No agents.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE MERCHANTS' AND FARMERS' MUTUAL FIRE
INSURANCE COMPANY OF SCHOHARIE
AND ALBANY COUNTIES

MIDDLEBURGH, N. Y.

[Organized June, 1897]

DANIEL D. FRISBIE, President

GEORGE D. FRISBIE, Secretary

INCOME

INCOME		
Gross premiums written.....	\$14,696 15	
Deduct gross amount paid for return premiums	538 32	
	<hr/>	
Total premiums		\$14,157 83
Interest on:		
Stocks	\$140 00	
Mortgage loans	129 00	
	<hr/>	
Total		269 00
		<hr/>
Total Income		\$14,426 83
Ledger Assets December 31, 1913.....		9,894 72
		<hr/>
Total		\$24,321 55

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$7,114 00
Commissions and brokerage	2,938 60
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,360 00
Rent	120 00
Advertising, printing and stationery.....	230 93
Postage, telegrams, telephone and express.....	82 40
Expense of adjustment and settlement of losses.....	78 58
Inspections and surveys	67 64
Miscellaneous	78 31
Co-operative Underwriters' Assn dues.....	170 03
Total Disbursements	\$13,240 49
Balance	\$11,081 06

LEDGER ASSETS

Mortgage loans	\$2,525 00
Book value of stocks	3,150 00
Cash in company's office	2,104 63
Deposits in trust companies and banks <i>not on interest</i>	971 43
Agents' balances representing business written on and after October 1, 1914	2,047 26
Agents' balances representing business written prior to October 1, 1914	282 74
Total	\$11,081 06

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$51 52
Gross Assets	\$11,132 58

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	282 74
Total Admitted Assets	\$10,849 84

LIABILITIES

Unpaid losses resisted	\$300 00
Unearned premiums	10,481 79
Interest due or accrued	51 52
Total Liabilities	\$10,833 31
Excess of Assets over Liabilities	\$16 53

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	3,086	\$2,782,174
Written or renewed in 1914	1,567	1,422,487
Totals	4,653	\$4,204 661
Deduct expirations and cancellations.....	1,617	1,402,407
Net amount in force December 31, 1914	3,036	\$2,802,254

SCHEDULE OF STOCKS OWNED

	Book value	Par value	Market value
35 Middleburgh and Schoharie Electric Light Heat & Pow Co.	\$3,150	\$3,500	\$3,150

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fourteen.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Company's officers and paid inspector.

By whom are losses adjusted? Company's officers and paid adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 42.2 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or re-insured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? President, secretary and executive committee.

Do such officer or officers receive any commission? No.

Are officers bonded? No.

Does corporation require bonds from its agents? Where deemed advisable.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? Yes.

MONROE COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY

ROCHESTER, N. Y.

[Organized October, 1895]

FRANK P. VAN HOESEN, President

E. S. BOHACHEK, Secretary

INCOME

Gross premiums written.....	\$50,311 96	
Deduct gross amount paid for return premiums.....	6,901 29	
Total premiums		\$43,410 67
Interest on deposits in banks.....		1,139 24
Total Income		\$44,549 91
Ledger Assets December 31, 1913.....		39,196 39
Total		\$83,746 30

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$38,934 24	
Commissions and brokerage.....	8,303 51	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,087 34	
Rent.....	540 00	
Advertising, printing and stationery.....	584 88	
Postage, telegrams, telephone and express.....	373 59	
Furniture and fixtures	396 33	
Maps and corrections thereon	3 90	
Expense of adjustment and settlement of losses, including (\$135.25) legal expenses connected therewith.....	939 96	
Other legal expenses	32 50	
Inspections and surveys	956 40	
Miscellaneous	812 25	
Total Disbursements		\$55,964 90
Balance		\$27,781 40

LEDGER ASSETS

Cash in company's office	\$353 95	
Deposits in trust companies and banks <i>not on interest</i>	102 85	
Deposits in trust companies and banks <i>on interest</i>	22,567 91	
Agents' balances representing business written on and after October 1, 1914.....	4,180 53	
Agents' balances representing business written prior to October 1, 1914	576 16	
Total		\$27,781 40

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	\$576 16
Total Admitted Assets.....	\$27,205 24

LIABILITIES

Unpaid losses:	
Adjusted and unpaid, not due.....	\$794 54
Unadjusted	3,600 00
Resisted	902 00
Total unpaid losses	\$5,296 54
Unearned premiums	35,237 25
Total Liabilities	*\$40,533 79
Excess of Liabilities over Assets.....	\$13,328 55

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	7,573	\$8,912,291
Written or renewed in 1914.....	4,624	4,981,225
Totals	12,197	\$13,893,516
Deduct expirations and cancellations.....	4,041	4,683,411
Net amount in force, December 31, 1914.....	8,156	\$9,210 105

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Secretary, agents and special inspectors.

By whom are losses adjusted? Secretary, agents and public adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.8 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or re-insured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

*In this item is included the company's liability for the unearned portions of premiums, created by Chapter 328 of the Laws of 1910, as amended by Chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent. per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,500; treasurer, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

MONTGOMERY FIRE INSURANCE COMPANY

AMSTERDAM, N. Y.

[Organized January, 1898]

W. N. CARPENTER, President

M. M. BLAKELEY, Secretary

INCOME

Gross premiums written.....	\$21,330 97	
Deduct gross amount paid for return premiums.	2,562 40	
Total premiums		\$18,768 57
Interest on:		
Deposits in banks		276 30
Miscellaneous		27 87
Total Income		\$19,072 74
Ledger Assets December 31, 1913.....		15,838 29
Total		\$34,911 03

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$10,538 77	
Commissions and brokerage	3,794 29	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,650 85	
Rent.	185 50	
Advertising, printing and stationery	263 80	
Postage, telegrams, telephone and express.....	280 48	
Expense of adjustment and settlement of losses.....	227 71	
Other legal expenses	25 13	
Inspections and surveys	317 77	
Miscellaneous	96 27	
Association expenses	218 69	
Total Disbursements		\$17,599 26
Balance		\$17,311 77

LEDGER ASSETS

Cash in company's office	\$1,194 27	
Deposits in trust companies and banks <i>not on interest</i>	3,749 51	
Deposits in trust companies and banks <i>on interest</i>	9,712 05	
Agents' balances representing business written on and after October 1, 1914	2,490 47	
Agent's balances representing business written prior to October 1, 1914	165 47	
Total		\$17,311 77

NON-LEDGER ASSETS

Interest due and accrued on:		
Deposits		172 91
Gross Assets		\$17,484 68

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	\$165 47
Total Admitted Assets.....	\$17,319 21

LIABILITIES

Unpaid losses:	
Unadjusted	\$500 00
Unearned premiums	14,154 54
Total Liabilities	\$14,654 54
Excess of Assets over Liabilities.....	\$2,664 67

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	4,706	\$4,219,547
Written or renewed in 1914.....	2,362	2,038,465
Totals	7,068	\$6,258,012
Deduct expirations and cancellations.....	2,669	2,371,747
Net amount in force December 31, 1914.....	4,399	\$3,886,265

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Twenty-eight.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Secretary and agents.

By whom are losses adjusted? Secretary and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.7 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or re-insured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection. No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rates.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary and president.

Do such officer or officers receive any commission? Secretary on own agency.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE MUTUAL CHEESE FACTORY AND CREAMERY
INSURANCE COMPANY OF ST. LAWRENCE
AND JEFFERSON COUNTIES, NEW YORK

CANTON, N. Y.

[Organized April, 1895]

S. N. GOULD, President

GEO. A. LA LONE, Secretary

INCOME

Gross premiums written	\$34,028 86	
Gross assessments levied on policyholders	179 26	
		\$34,208 12
Deduct gross amount paid for return premiums.		8,445 13
Total premiums		\$25,762 99
Interest on:		
Deposits in banks		75 00
Total Income		\$25,837 99
Ledger Assets December 31, 1913		11,878 82
Total		\$37,716 81

DISBURSEMENTS

Net amount paid policyholders for losses	\$18,952 43
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,459 44
Rent	180 00
Advertising, printing and stationery	313 92
Postage, telegrams, telephone and express	230 98
Expense of adjustment and settlement of losses, including (\$1) legal expenses connected therewith	1 00
Inspections and surveys	1,149 63
Miscellaneous	82 33
Repairs on automobile	472 61
Total Disbursements	\$25,842 34
Balance	\$11,874 47

LEDGER ASSETS

Cash in company's office	\$955 33
Deposits in trust companies and banks <i>not on interest</i>	4,924 44
Deposits in trust companies and banks <i>on interest</i>	2,500 00
Agents' balances representing business written on and after October 1, 1914	1,926 52
Agents' balances representing business written prior to October 1, 1914	1,568 18
Total	\$11,874 47

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	\$1,568 18
Total Admitted Assets.....	\$10,306 29

LIABILITIES

Unearned premiums	\$13,160 20
Total Liabilities	*\$13,160 20
Excess of Liabilities over Assets.....	\$2,853 91

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,286	\$1,573,846
Written or renewed in 1914.....	1,601	1,980,561
Totals	2,887	\$3,554,407
Deduct expirations and cancellations.....	1,215	1,507,476
Net amount in force December 31, 1914.....	1,672	\$2,046,931

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? General inspector.

By whom are losses adjusted? Two adjusters employed by company.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 20.4 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? Yes.

Has corporation placed reinsurance with any other corporation or re-insured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection. No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? Yes.

How does corporation arrive at premium rate to be charged on various risks? Experience of mutual companies.

What officer or officers make such rates? Directors.

What officer or officers pass on character of risks? Agents and manager.

Do such officer or officers receive any commission? Yes.

*In this item is included the company's liability for the unearned portions of premiums created by Chapter 328 of the Laws of 1910, as amended by Chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent. per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

Are officers bonded? Yes. If so, state amount of bond for each. General manager \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

NEW YORK CENTRAL MUTUAL FIRE INSURANCE COMPANY

EDMESTON, N. Y.

[Organized May, 1899]

C. T. COATS, President

V. D. ROBINSON, Secretary

INCOME

Gross premiums written.....	\$42,577 19	
Deduct gross amount paid for return premiums	4,411 75	
Total premiums		\$38,165 44
Interest on:		
Deposits in banks.....	\$114 43	
Bonds	440 00	
Mortgage loans	343 06	
Other sources	9 00	
Total		906 49
Total Income		\$39,071 93
Ledger Assets December 31, 1913.....		33,054 92
Total		\$72,126 85

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$22,634 88
Commissions and brokerage.....	7,305 52
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,712 00
Rent	86 94
Advertising, printing and stationery.....	327 94
Postage, telegrams, telephone and express.....	182 74
Expense of adjustment and settlement of losses.....	315 53
Other legal expenses.....	87 63
Miscellaneous	184 81
Association dues	657 85
Total Disbursements	\$35,495 84
Balance	\$36,631 01

LEDGER ASSETS

Mortgage loans	\$4,950 00
Book value of bonds.....	10,840 96
Cash in company's office.....	1,812 86
Deposits in trust companies and banks <i>not on interest</i>	7,873 75
Deposits in trust companies and banks <i>on interest</i>	4,100 00
Agents' balances representing business written on and after October 1, 1914.....	5,784 39
Agents' balances representing business written prior to Octo- ber 1, 1914.....	1,269 05
Total	\$36,631 01

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$164 23
Bonds	116 66
Deposits	33 25

Total	\$314 14
-------------	----------

Gross Assets	\$36,945 15
--------------------	-------------

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written

prior to October 1, 1914..... \$1,269 05

Mortgage loan in excess of two-thirds valuation 266 67

Book value of bonds over market value..... 760 96

Total	2,296 68
-------------	----------

Total Admitted Assets.....	\$34,648 47
----------------------------	-------------

LIABILITIES

Unpaid losses:

Adjusted and unpaid, not due..... \$974 24

Unearned premiums 24,171 24

Total Liabilities	\$25,145 48
-------------------------	-------------

Excess of Assets over Liabilities.....	\$9,502 99
--	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	5,514	\$5,261,752
Written or renewed in 1914.....	4,228	3,878,764
Totals	9,742	\$9,140,516
Deduct expirations and cancellations.....	3,697	3,280,317
Net amount in force December 31, 1914.....	6,045	\$5,860,199

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Danville Urbana & Champaign Ry Ill 1923 5s.....	\$971 25	\$1,000	\$980
Union Traction Co Kans 1st mtg 1937 5s.....	937 08	1,000	740
Deckerville Mich high school 1917 5s.....	4,080 00	4,000	4,000
Chicago R I & Pac Ry 1st ref 1934 4s.....	1,852 63	2,000	1,440
Louisville & Nashville R R uni 1940 4s.....	1,990 00	2,000	1,920
Carsonville Mich village water 1915 6s.....	1,030 00	1,000	1,000
Totals.....	\$10,840 96	\$11,000	\$10,080

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty-four.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents and inspectors.

By whom are losses adjusted? Secretary or adjusters appointed by him.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith during year? 32 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rate.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000; treasurer, \$2,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE OLIVE CO-OPERATIVE FIRE INSURANCE ASSOCIATION

KINGSTON, N. Y.

[Organized May, 1896]

JACOB V. MERRIHEW, President

JOSEPH S. HILL, Secretary

INCOME

Gross premiums written.....	\$8,460 03
Deduct gross amount paid for reinsurance...	532 28
Total premiums	\$7,927 75
Interest on:	
Deposits in banks	23 38
Total Income	\$7,951 13
Ledger Assets December 31, 1913.....	714 90
Total	\$8,666 03

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$6,135 11
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,238 01
Advertising, printing and stationery.....	16 08
Postage, telegrams, telephone and express.....	55 30
Expense of adjustment and settlement of losses.....	207 14
Inspections and surveys	9 00
Total Disbursements	\$7,660 64
Balance	\$1,005 39

LEDGER ASSETS

Cash in company's office	\$478 37
Deposits in trust companies and banks <i>not on interest</i>	527 02
Total	\$1,005 39

LIABILITIES

Unearned premiums	\$9,321 88
Total Liabilities	*\$9,321 88
Excess of Liabilities over Assets.....	\$8,316 49

*In this item is included the company's liability for the unearned portions of premiums, created by Chapter 328 of the Laws of 1910, as amended by Chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent. per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,023	\$2,508,717
Written or renewed in 1914	616	872,664
Totals	2,639	\$3,381,381
Deduct expirations and cancellations	675	945,100
Net amount in force December 31, 1914.....	1,964	\$2,436,281

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Executive Committee.

By whom are losses adjusted? Executive Committee.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 16.5 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rate.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Directors, president and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer \$3,000, secretary \$2,000.

Does corporation require bonds from its agents? Have no agents.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE ONEIDA CO-OPERATIVE FIRE INSURANCE ASSOCIATION OF NEW YORK

ROME, N. Y.

[Organized February, 1895]

F. E. BACON, President

ERNEST L. BOUTON, Secretary

INCOME

Gross premiums written.....	\$7,304 44	
Deduct gross amount paid for return premiums.....	393 00	
Total premiums		\$6,911 44
Interest on:		
Deposits in banks.....		9 23
Total Income		\$6,920 67
Ledger Assets December 31, 1913.....		2,828 76
Total		\$9,749 43

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$3,081 94
Commissions and brokerage.....	1,382 28
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	496 93
Rent	103 01
Advertising, printing and stationery.....	128 60
Postage, telegrams, telephone and express.....	58 08
Furniture and fixtures.....	74 15
Expense of adjustment and settlement of losses.....	25 38
Other legal expenses.....	10 00
Inspections and surveys.....	359 49
Interest on borrowed money.....	118 96
Miscellaneous	67 98
Borrowed money repaid.....	550 00
Total Disbursements	\$6,456 80
Balance	\$3,292 63

LEDGER ASSETS

Cash in company's office.....	\$818 92
Deposits in trust companies and banks <i>not on interest</i>	688 25
Deposits in trust companies and banks <i>on interest</i>	270 35
Agents' balances representing business written on and after October 1, 1914.....	1,414 32
Agents' balances representing business written prior to Octo- ber 1, 1914.....	100 79
Total	\$3,292 63

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	\$100 79
Total Admitted Assets.....	\$3,191 84

LIABILITIES

Unearned premiums	\$4,027 48
Due and to become due for borrowed money.....	1,550 00
Total Liabilities	*\$5,577 48

Excess of Liabilities over Assets.....	\$2,385 64
---	-------------------

Amount advanced to corporation under the provisions of sub-division 7 of section 267 of the Insurance Law.....	\$300 00
Amount of such advances unpaid.....	300 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,473	\$1,161,963
Written or renewed in 1914.....	917	679,390
Totals	2,390	\$1,841,353
Deduct expirations and cancellations.....	892	651,918
Net amount in force December 31, 1914.....	1,498	\$1,189,435

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Manager and inspector.

By whom are losses adjusted? Manager or adjuster appointed by him.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

*In this item is included the company's liability for the unearned portions of premiums, created by Chapter 328 of the Laws of 1910, as amended by Chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent. per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,000; treasurer, \$2,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE OTSEGO MUTUAL FIRE INSURANCE COMPANY

BURLINGTON FLATS, N. Y.

[Organized February, 1897]

J. D. FITCH, President

E. W. WRIGHT, Secretary

INCOME

Gross premiums written.....	\$44,873 02	
Deduct gross amount paid for return premiums	3,882 72	
Total premiums		\$40,990 30
Interest on:		
Deposits in banks.....	\$224 15	
Bonds and stocks.....	448 00	
Mortgage loans	449 00	
Other sources	7 25	
Total		1,128 40
Total Income		\$42,118 70
Ledger Assets December 31, 1913.....		37,756 12
Total		\$79,874 82

DISBURSEMENTS

Gross amount paid policyholders for losses....	\$28,871 80	
Deduct amount received for salvage.....	150 00	
Net amount paid policyholders for losses.....		\$28,721 80
Commissions and brokerage.....		8,779 73
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		2,687 57
Rent		135 00
Advertising, printing and stationery.....		484 41
Postage, telegrams, telephone and express.....		138 79
Furniture and fixtures.....		91 17
Maps and corrections thereon.....		9 70
Expense of adjustment and settlement of losses, including (\$47.50) legal expenses connected therewith.....		455 11
Other legal expenses.....		102 50
Inspections and surveys.....		151 49
Interest on bonds purchased.....		16 67
Miscellaneous		5 00
State association dues.....		594 79
Total Disbursements		\$42,373 73
Balance		\$37,501 09

LEDGER ASSETS

Mortgage loans	\$8,700 00
Book value of bonds, \$10,626.05; stocks, \$4,480.....	15,106 05
Cash in company's office.....	1,284 72
Deposits in trust companies and banks <i>not on interest</i>	28
Deposits in trust companies and banks <i>on interest</i>	6,471 58
Agents' balances representing business written on and after October 1, 1914.....	5,001 64
Agents' balances representing business written prior to Octo- ber 1, 1914.....	929 03
Mileage book and stamps.....	7 79
Total	\$37,501 09

NON-LEDGER ASSETS

Interest due and accrued on:		
Mortgages	\$158 91	
Bonds	66 65	
Total		225 56
Gross Assets		\$37,726 65

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	\$929 03	
Book value of bonds and stocks over market value	2,773 05	
Total		3,702 08
Total Admitted Assets.....		\$34,024 57

LIABILITIES

Unpaid losses:		
Adjusted and unpaid, not due.....	\$1,802 56	
Resisted	465 65	
Total unpaid losses.....		\$2,268 21
Unearned premiums		26,203 94
Total Liabilities		\$28,472 15
Excess of Assets over Liabilities.....		\$5,552 42

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	5,456	\$5,401,531
Written or renewed in 1914.....	4,578	3,947,619
Totals	10,034	\$9,349,150
Deduct expirations and cancellations.....	3,534	3,118,025
Net amount in force December 31, 1914.....	6,500	\$6,231,125

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Union Pacific R R 1st mtg 1947 4s.....	\$2,020 00	\$2,000	\$1,940
New York O & W refunding 1992 4s.....	1,890 00	2,000	1,660
New York O & W refunding 1992 4s.....	1,990 00	2,000	1,660
Union Pacific R R 1st mtg 1947 4s.....	1,013 55	1,000	970
D & H R R 1st refunding 1943 4s.....	1,950 00	2,000	1,960
West Shore R R 2361 4s.....	1,852 50	2,600	1,860
Stocks:			
10 Adams Express	2,350 00	.....	1,000
10 United States Express	950 00	100	700
5 American Express	1,175 00	500	485
1 Wells Fargo Express dividend from American Express.....	.....	100	93
1 Edmeston & Winfield Tel Co.....	5 00	.....	5 00
Totals	\$15,106 05	\$11,700	\$12,333

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Company's officers and special inspectors.

By whom are losses adjusted? Company's officers and special adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith during year? 31.6 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? Yes.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? Secretary and president.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,000; treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? All but one, and on that company also holds first mortgage.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE PATRONS OF HUSBANDRY FIRE RELIEF ASSOCIATION OF ULSTER COUNTY, N. Y.

NEWBURGH, N. Y.

[Organized February, 1902]

F. W. VAIL, President

W. T. SNIDER, Secretary

INCOME

Gross premiums written.....	\$16,031 64	
Deduct gross amount paid for return premiums	426 74	
Total premiums		\$15,604 90
Interest on:		
Deposits in banks	\$274 10	
Mortgage loans	178 71	
Other sources	45 00	
Total		497 81
Miscellaneous		87 30
Total Income		\$16,190 01
Ledger Assets December 31, 1913.....		11,967 28
Total		\$28,157 29

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$6,363 08
Commissions and brokerage.....	2,258 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	919 62
Advertising, printing and stationery.....	50 93
Postage, telegrams, telephone and express.....	132 99
Expense of adjustment and settlement of losses.....	162 53
Miscellaneous	353 51
Total Disbursements	\$10,241 04
Balance	\$17,916 25

LEDGER ASSETS

Mortgage loans	\$5,050 00
Deposits in trust companies and banks <i>not on interest</i>	1,711 42
Deposits in trust companies and banks <i>on interest</i>	10,250 00
Agents' balances representing business written on and after October 1, 1914.....	753 18
Agents' balances representing business written prior to Octo- ber 1, 1914.....	151 65
Total	\$17,916 25

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$45 43
Deposits	134 44

Total	\$179 87
-------------	----------

Gross Assets	\$18,096 12
--------------------	-------------

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	151 65
--	--------

Total Admitted Assets.....	\$17,944 47
----------------------------	-------------

LIABILITIES

Unpaid losses:

Adjusted and unpaid, not due.....	\$3,229 00
Unadjusted	1,718 57

Total unpaid losses.....	\$4,947 57
--------------------------	------------

Unearned premiums	16,633 48
-------------------------	-----------

Miscellaneous expenses	200 00
------------------------------	--------

Total Liabilities	*\$21,781 05
-------------------------	--------------

Excess of Liabilities over Assets.....	\$3,836 58
--	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,700	\$4,013,321
Written or renewed in 1914.....	649	1,504,512
Totals	2,349	\$5,522,833
Deduct expirations and cancellations.....	646	1,514,480
Net amount in force December 31, 1914.....	1,703	\$4,008,353

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Three.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Directors and special inspectors.

By whom are losses adjusted? Directors and adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 23.8 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

*In this item is included the company's liability for the unearned portions of premiums, created by Chapter 328 of the Laws of 1910, as amended by Chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent. per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage and board rates.

What officer or officers make such rates? Secretary and executive committee.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,500; treasurer, \$1,500.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE PIONEER CO-OPERATIVE FIRE INSURANCE COMPANY

GREENVILLE, N. Y.

EDGAR HARTT, President [Organized May, 1856] O. C. STEVENS, Secretary

INCOME

Gross premiums written.....	\$42,009 36	
Deduct gross amount paid for return premiums	3,392 78	
Total premiums		\$38,616 58
Interest on:		
Deposits in banks.....	\$764 15	
Bonds	1,292 28	
Mortgage loans	157 50	
Total		2,213 93
Total Income		\$40,830 51
Ledger Assets December 31, 1913.....		59,917 36
Total		\$100,747 87

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$21,562 39	
Commissions and brokerage.....	7,774 47	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,060 00	
Rent	25 00	
Advertising, printing and stationery.....	311 84	
Postage, telegrams, telephone and express.....	230 26	
Furniture and fixtures.....	31 00	
Maps and corrections thereon.....	6 40	
Expense of adjustment and settlement of losses, including (\$75) legal expenses connected therewith.....	396 83	
Other legal expenses.....	20 00	
Inspections and surveys.....	572 12	
Miscellaneous	151 96	
Organization	686 03	
Total Disbursements		\$33,828 30
Balance		\$66,919 57

LEDGER ASSETS

Mortgage loans	\$7,400 00	
Book value of bonds.....	33,073 75	
Cash in company's office.....	2,117 14	
Deposits in trust companies and banks <i>not on interest</i>	2,579 52	
Deposits in trust companies and banks <i>on interest</i>	14,000 00	
Agents' balances representing business written on and after October 1, 1914.....	6,246 24	
Agents' balances representing business written prior to October 1, 1914.....	1,502 92	
Total		\$66,919 57

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$172 00
Bonds	221 65
Deposits	250 00

Total	\$643 65
Market value of bonds over book value	116 25
Gross Assets	\$67,679 47

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	1,502 92
Total Admitted Assets.....	\$66,176 55

LIABILITIES

Unpaid losses unadjusted.....	\$2,834 91
Unearned premiums	25,713 48
Salaries and miscellaneous expenses.....	157 50
Total Liabilities	\$28,705 89
Excess of Assets over Liabilities.....	\$37,470 66

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	5,388	\$5,333,543
Written or renewed in 1914.....	4,369	4,140,115
Totals	9,757	\$9,473,658
Deduct expirations and cancellations.....	3,267	3,038,615
Net amount in force December 31, 1914.....	6,490	\$6,435,043

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City 1957 4½s.....	\$5,000 00	\$5,000	\$5,350
Greene County 1931 4s.....	4,110 00	4,000	3,960
New York City 1957 4½s.....	2,130 00	2,000	2,140
St Louis Springfield & Peoria R R 1939 5s.....	1,997 50	2,000	1,860
Oregon Short Line 1929 4s.....	945 00	1,000	920
Southern Pacific 1955 4s.....	3,805 00	4,000	3,680
New York Central Lines 1924 4½s.....	1,997 50	2,000	1,980
New York Central Lines 1925 4½s.....	998 75	1,000	990
Oregon Short Line 1929 4s.....	2,685 00	3,000	2,760
Southern Pacific 1955 4s.....	1,820 00	2,000	1,840
Chicago Milwaukee & St Paul 1989 4½s.....	1,985 00	2,000	2,060
Baltimore & Ohio cons 1933 4½s.....	910 00	1,000	920
Tri-City Ry & Light 1923 5s.....	970 00	1,000	970
Lake Shore Michigan Southern 1928 4s.....	3,720 00	4,000	3,760
Totals	\$33,073 75	\$34,000	\$33,190

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty-four.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Company officials and special inspectors.

By whom are losses adjusted? Company officials and special adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 29 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and member of executive committee.

Do such officer or officers receive any commission? Secretary on own agency.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE PREFERRED MUTUAL FIRE INSURANCE COMPANY OF CHENANGO COUNTY

NEW BERLIN, N. Y.

[Organized October, 1896]

I. L. RICHER, President

F. E. HOLMES, Secretary

INCOME

Gross premiums written.....	\$81,801 83	
Deduct gross amount paid for return pre- miums	3,690 45	
Total premiums		\$78,111 38
Interest on:		
Deposits in banks	\$561 28	
Bonds	4,470 25	
Mortgage loans	70 00	
Total		5,101 53
Miscellaneous		10 16
Total Income		\$83,223 07
Ledger Assets December 31, 1913.....		134,347 85
Total		\$217,570 92

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$40,046 27
Commissions and brokerage	15,619 45
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	5,262 03
Rent	221 52
Advertising, printing and stationery	891 95
Postage, telegrams, telephone and express.....	221 56
Furniture and fixtures	213 00
Expense of adjustment and settlement of losses.....	693 14
Inspections and surveys	1,907 79
Dividends to policyholders.....	100 00
State association and bureau	781 84
Expense account and taxes	506 32
Total Disbursements	\$66,464 87
Balance	\$151,106 05

LEDGER ASSETS

Mortgage loans	\$18,150 54
Book value of bonds	112,131 25
Cash in company's office	193 19
Deposits in trust companies and banks <i>not on interest</i>	9,183 68
Agents' balances representing business written on and after October 1, 1914	10,257 19
Agent's balances representing business written prior to October 1, 1914	627 80
First National Bank (in hands of receiver).....	562 40
Total	\$151,106 05

NON-LEDGER ASSETS

Interest due and accrued on:		
Mortgages	\$303 56	
Bonds	1,332 87	
Total		\$1,636 43
Gross Assets		\$152,742 48

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....		
	\$627 80	
Book value of bonds over market value.....	3,316 25	
First National Bank (in hands of receiver) ..	562 40	
Total		4,506 45
Total Admitted Assets.....		\$148,236 03

LIABILITIES

Unpaid losses:		
Adjusted and unpaid, not due.....	\$1,093 59	
Unadjusted	675 00	
Resisted	1,450 00	
Total unpaid losses		\$3,218 59
Unearned premiums		50,580 64
Total Liabilities		\$53,799 23
Excess of Assets over Liabilities.....		\$94,436 80

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	12,181	\$12,608,840
Written or renewed in 1914.....	8,997	8,694,727
Totals	21,178	\$21,303,567
Deduct expirations and cancellations.....	7,824	7,516,052
Net amount in force December 31, 1914.....	13,354	\$13,787,515

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Atchison Topeka & Santa Fe adjust 1995 4s.....	\$4,596 22	\$5,000	\$4,400
Atl Coast Line L & N col 1952 4s.....	1,840 35	2,000	1,840
Atlantic Coast Line 1st mtg 1952 4s.....	2,963 25	3,000	2,820
Adams Express col trust 1948 4s.....	5,502 45	5,500	4,235
Baltimore & Ohio 1st mtg 1948 4s.....	6,143 50	6,000	5,580
Chicago Milwaulkee & St Paul series A 1989 4s.....	4,800 00	5,000	4,800
Delaware & Hudson con deb 1916 4s.....	5,697 53	6,000	5,940
Fonda Johnstown & Gloversville 1st mtg 1952 4½s.....	4,644 38	5,000	4,350
Illinois Central ref mtg 1955 4s.....	4,860 00	5,000	4,600
Lake Shore & Michigan Southern 1931 4s.....	4,721 01	5,000	4,700
Lehigh Valley 1st mtg 1940 4½s.....	5,031 25	5,000	5,050
New Berlin brook imp 1918 4½s.....	3,500 00	3,500	3,500
New Berlin waterworks 1922 4½s.....	2,000 00	2,000	1,960
New York Central R R eq 1915 5s.....	2,002 50	2,000	2,000
No Pac—Gt No C B & J Jt 1921 4s.....	4,798 75	5,000	4,850
New York Central deb 1934 4s.....	4,698 95	5,000	4,500
New York Ontario & Western 1992 4s.....	3,014 80	3,000	2,490
Oregon Short Line ref mtg 1929 4s.....	4,694 22	5,000	4,600
Pennsylvania R R conv 1915 3½s.....	4,684 05	5,000	5,000
Reading Co Phila & Reading gen mtg 1997 4s.....	4,683 55	5,000	4,750

	Book value	Par value	Market value
Southern Pacific 1st ref mtg 1955 4s.....	\$4,745 53	\$5,000	\$4,600
U S Steel Corp sinking fund 1963 5s.....	5,205 00	5,000	5,150
Union Pacific 1st lien ref 2008 4s.....	5,724 50	6,000	5,700
Wisconsin Central 1st mtg 1949 4s.....	4,580 46	5,000	4,400
Masonic Hall and Asylum 1st mtg 1916 6s.....	*7,000 00	4,000	4,040
Consolidated Water Utica 1st mtg 1934 5s.....		3,000	3,300
Southern Pacific 1st mtg 1955 4s.....		1,000	920
Totals.....	\$112,131 25	\$117,000	\$110,075

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty-nine.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Special agent and secretary.

By whom are losses adjusted? Special agent and secretary.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 30.6 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? Yes.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$20,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

*Last three bonds purchased at \$7,000 under agreement to sell same back at expiration of one year for \$7,000 and interest.

THE SARATOGA AND WASHINGTON FIRE
INSURANCE COMPANY

MECHANICVILLE, N. Y.

[Organized July, 1898]

WILLIAM H. ALLEN, President

H. O. BAILEY, Secretary

INCOME

Gross premiums written	\$618 99
Deduct gross amount paid for return pre- miums	91 35
Total premiums	\$527 64
Advanced under subdivision 267 of the Insurance Law.....	1,742 27
Total Income	\$2,269 91
Ledger Assets December 31, 1913.....	1,987 70
Total	\$4,257 61

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$3,980 15
Commissions and brokerage.....	105 52
Salaries, fees and all other charges of officers, directors, trus- tees and home office employees	85 33
Postage, telegrams, telephone and express.....	6 35
Expense of adjustment and settlement of losses.....	17 68
Miscellaneous	62 58
Total Disbursements	\$4,257 61

Amount advanced to corporation under the provisions of sub. 7 of section 267 of the Insurance Law.....	\$9,742 27
Amount of such advances unpaid.....	9,742 27

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,767	\$2,297,516
Written or renewed in 1914.....	70	56,936
Totals	2,837	\$2,354,452
Deduct expirations and cancellations.....	108	83,750
In force February 4, 1914.....	2,729	\$2,270,702
Deduct amount reinsured	2,729	2,270,702

THE SECURITY MUTUAL FIRE INSURANCE COMPANY OF DELAWARE COUNTY, N. Y.

DELHI, N. Y.

[Organized December, 1897]

JAMES R. HONEYWELL, President

OSCAR S. NICHOLS, Secretary

INCOME

Gross premiums written	\$27,336 60	
Deduct gross amount paid for return pre- miums	2,955 37	
Total premiums		\$24,381 23
Interest on:		
Deposits in banks	\$399 88	
Bonds	77 92	
Mortgage loans	685 00	
Total		1,162 80
Refund for losses previously paid.....		190 29
Total Income		\$25,734 32
Ledger Assets December 31, 1913.....		34,533 83
Total		\$60,268 15

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$11,442 18
Commissions and brokerage	4,834 43
Salaries, fees and all other charges of officers, directors, trus- tees and home office employees.....	2,270 99
Rent	160 80
Advertising, printing and stationery	355 51
Postage, telegrams, telephone and express.....	139 45
Furniture and fixtures	14 70
Expense of adjustment and settlement of losses.....	127 81
Other legal expenses	3 40
Inspections and surveys	119 09
Miscellaneous	25 90
Traveling expenses of secretary	157 42
State association expenses	519 53
Total Disbursements	\$20,171 21
Balance	\$40,096 94

LEDGER ASSETS

Mortgage loans	\$18,750 00
Book value of bonds	1,750 00
Cash in company's office	1,096 83
Deposits in trust companies and banks <i>on interest</i>	13,669 27
Agents' balances representing business written on and after October 1, 1914	3,827 77
Agents' balances representing business written prior to October 1, 1914	1,003 07
Total	\$40,096 94

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$687 35
Bonds	5 94

Total	\$693 29
-----------------	----------

Gross Assets	\$40,790 23
------------------------	-------------

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written

prior to October 1, 1914 \$1,003 07

Book value of bonds over market value 10 00

Total	1, 013 07
-----------------	-----------

Total Admitted Assets	\$39,777 16
---------------------------------	-------------

LIABILITIES

Unpaid losses:

Unadjusted \$1,119 04

Resisted 465 65

Total unpaid losses	\$1, 584 69
-------------------------------	-------------

Unearned premiums	16, 988 29
-----------------------------	------------

Total Liabilities	\$18,572 98
-----------------------------	-------------

Excess of Assets over Liabilities	\$21,204 18
---	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	4, 601	\$4, 301, 127
Written or renewed in 1914	3, 121	2, 805, 924
Totals	7, 722	\$7, 107, 051
Deduct expirations and cancellations	2, 856	2, 525, 072
Net amount in force December 31, 1914	4, 866	\$4, 581, 979

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Town of Andes school dist No 2 1914 4s	\$250	\$250	\$250
Town of Andes school dist No 2 1915 4s	500	500	500
Town of Andes school dist No 2 1917 4s	500	500	495
Town of Andes school dist No 2 1918 4s	500	500	495
Totals	\$1,750	\$1,750	\$1,740

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? **Thirty.**Does corporation classify its risks? **Yes.**Are risks inspected? **Yes.** If so, by whom? **Special inspectors.**By whom are losses adjusted? **Secretary, agents and special adjusters.**What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? **34.8 per cent.**Does surplus exceed 1 per cent. of amount of insurance in force? **No.**Did corporation pay or allow a refund or dividend to its policyholders during 1914? **No.**

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? Yes.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policies for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000; secretary, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

STERLING FIRE INSURANCE COMPANY

COBLESKILL, N. Y.

[Organized October, 1895]

JUDSON BURHANS, President

W. D. COLCLOUGH, Secretary

INCOME

Gross premiums written	\$32,785 57	
Deduct gross amount paid for return premiums	2,732 65	
Total premiums		\$30,052 92
Interest on deposits in banks.....		655 61
Miscellaneous		5 00
Total Income		\$30,713 53
Ledger Assets December 31, 1913.....		26,481 66
Total		\$57,195 19

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$19,332 93
Commissions and brokerage.....	5,977 57
Salaries, fees and all other charges of officers, directors, trustees and home office employees	3,034 27
Rent	213 75
Advertising, printing and stationery	220 17
Postage, telegrams, telephone and express.....	156 19
Furniture and fixtures	45 00
Expense of adjustment and settlement of losses.....	408 74
Inspections and surveys	337 11
Home office sundries	214 67
Bureau and association	105 21
Total Disbursements	\$30,045 61
Balance	\$27,149 58

LEDGER ASSETS

Cash in company's office	\$580 44
Deposits in trust companies and banks not on interest.....	3,722 87
Deposits in trust companies and banks <i>on interest</i>	18,500 00
Agents' balances representing business written on and after October 1, 1914	3,995 66
Agents' balances representing business written prior to October 1, 1914	350 61
Total	\$27,149 58

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	\$350 61
---	----------

Total Admitted Assets.....	\$26,798 97
-----------------------------------	--------------------

LIABILITIES

Unpaid losses unadjusted	\$677 45
Unearned premiums	20,472 11

Total Liabilities	\$21,149 56
--------------------------------	--------------------

Excess of Assets over Liabilities.....	\$5,649 41
---	-------------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	5,159	\$4,922,705
Written or renewed in 1914	3,714	3,362,793
Totals	8,873	\$8,285,498
Deduct expirations and cancellations.....	3,100	2,754,165
Net amount in force December 31, 1914.....	5,773	\$5,531,333

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Secretary and inspectors.

By whom are losses adjusted? Secretary and special adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 33.3 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does corporation require bonds from its agents? No

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

In any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

TOMPKINS COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY

ITHACA, N. Y.

[Organized March, 1887]

R. G. H. SPEED, President

A. B. RUST, Secretary

INCOME

Gross premiums written.....	\$83,174 33	
Gross assessments levied on policyholders	113,752 61	
	<u>\$196,926 94</u>	
Deduct gross amount paid for return premiums	14,433 85	
	<u>\$182,493 09</u>	
Total premiums		\$182,493 09
Interest on:		
Deposits in banks	\$845 85	
Bonds	848 63	
	<u>1,694 48</u>	
Total		1,694 48
Miscellaneous		198 53
		<u>\$184,386 10</u>
Total Income		\$184,386 10
Ledger Assets December 31, 1913.....		51,500 71
		<u>\$235,886 81</u>
Total		\$235,886 81

DISBURSEMENTS

Gross amount paid policyholders for losses..	\$117,584 77	
Deduct amount received for salvage.....	1,490 55	
	<u>\$116,094 22</u>	
Net amount paid policyholders for losses.....		\$116,094 22
Commissions and brokerage.....		12,921 73
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		9,281 49
Rent		783 00
Advertising, printing and stationery.....		578 12
Postage, telegrams, telephone and express.....		578 17
Expense of adjustment and settlement of losses, including (\$449.23) legal expenses connected therewith.....		1,635 30
Other legal expenses		764 32
Inspections and surveys.....		103 35
Miscellaneous		143 52
Loss on agents' balances.....		1,113 40
Loss on assessments		477 82
Officers' bonds		150 00
Assessment expenses		2,620 90
Assessment collecting		650 12
		<u>\$147,895 46</u>
Total Disbursements		\$147,895 46
Balance		<u>\$87,991 35</u>

LEDGER ASSETS

Book value of bonds.....	\$22,400 00
Cash in company's office.....	2,166 07
Deposits in trust companies and banks <i>on interest</i>	36,020 03
Agents' balances representing business written on and after October 1, 1914.....	11,467 57
Agents' balances representing business written prior to October 1, 1914.....	5,227 23
Assessments in course of collection.....	9,244 76
Maloney judgment	1,465 69
Total	\$87,991 35

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	60 75
Gross Assets	\$88,052 10

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	\$5,227 23
Assessments in course of collection over sixty days due	9,244 76
Maloney judgment	1,465 69
Book value of bonds over market value.....	67 00
Total	16,004 68
Total Admitted Assets.....	\$72,047 42

LIABILITIES

Unpaid losses:	
Adjusted and unpaid, not due.....	\$10,448 11
Unadjusted	4,464 00
Resisted	150 00
Total unpaid losses.....	\$15,062 11
Unearned premiums.....	79,823 66
Total Liabilities	*\$94,885 77
Excess of Liabilities over Assets.....	\$22,838 35

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	25,615	\$36,850,610
Written or renewed in 1914.....	6,909	9,492,938
Totals	32,524	\$46,343,548
Deduct expirations and cancellations.....	14,033	20,283,155
Net amount in force December 31, 1914.....	18,491	\$26,060,393

*In this item is included the company's liability for the unearned portions of premiums, created by Chapter 328 of the Laws of 1910, as amended by Chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent. per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
City of Ithaca funding 1914 4.3s.....	\$7,000	\$7,000	\$7,070
City of Ithaca water 1927 4s.....	10,000	10,000	9,800
Village of Groton 1915—32 4½s.....	5,400	5,400	5,463
Totals.....	<u>\$22,400</u>	<u>\$22,400</u>	<u>\$22,333</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents and special inspectors.

By whom are losses adjusted? President and hired adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year?* 16 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or re-insured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? Yes.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Executive Committee.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$50,000.

Does corporation require bonds from its agents? Yes. If so, state amount. \$200 to \$1,500.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

*In calculating the percentage of expense of management the income from both premiums and assessments is used as a basis.

UTICA FIRE INSURANCE COMPANY OF ONEIDA COUNTY, N. Y.

UTICA, N. Y.

[Organized November, 1903]

W. HENRY START, President

H. A. ACKROYD, Secretary

INCOME

Gross premiums written.....	\$21,923 72	
Deduct gross amount paid for reinsurance....	2,070 68	
	<hr/>	
Total premiums		\$19,853 04
Interest on:		
Deposits in banks.....	\$617 50	
Bonds	115 00	
Mortgage loans	122 80	
	<hr/>	
Total		855 30
		<hr/>
Total Income		\$20,708 34
Ledger Assets December 31, 1913.....		23,512 69
		<hr/>
Total		\$44,221 03
		<hr/> <hr/>

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$4,167 42
Commissions and brokerage.....	3,989 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,284 00
Rent	300 00
Advertising, printing and stationery.....	349 31
Postage, telegrams, telephone and express.....	233 25
Expense of adjustment and settlement of losses, including (\$67.08) legal expenses connected therewith.....	67 08
Inspections and surveys	84 00
Miscellaneous	32 61
Associated Co-operative Fire Insurance Association of the State of New York.....	245 17
	<hr/>
Total Disbursements	\$10,751 84
	<hr/>
Balance	\$33,469 19
	<hr/> <hr/>

LEDGER ASSETS

Mortgage loans	\$7,100 00
Book value of bonds.....	15,831 25
Deposits in trust compaies and banks <i>not on interest</i>	3,760 25
Deposits in trust companies and banks <i>on interest</i>	3,500 00
Agents' balances representing business written on and after October 1, 1914.....	3,242 82
Agents' balances representing business written prior to October 1, 1914.....	34 87
	<hr/>
Total	\$33,469 19

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$112 27
Bonds	127 50

Total	\$239 77
-------------	----------

Gross Assets	\$33,708 96
--------------------	-------------

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914.....	\$34 87
Book value of bonds over market value.....	1,331 25

Total	1,366 12
-------------	----------

Total Admitted Assets.....	\$32,342 84
----------------------------	-------------

LIABILITIES

Unpaid losses resisted.....	\$650 00
Unearned premiums.....	11,043 36

Total Liabilities	\$11,693 36
-------------------------	-------------

Excess of Assets over Liabilities.....	\$20,649 48
--	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,593	\$2,239,535
Written or renewed in 1914.....	2,401	2,057,084
Totals	4,994	\$4,296,619
Deduct expirations and cancellations.....	1,928	1,604,199
Net amount in force December 31, 1914.....	3,066	\$2,692,420

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Chicago R I & Pac 1st ref 1934 4s.....	\$4,493 75	\$5,000	\$3,600
Chicago & Alton 1st ref 1949 3s.....	1,462 50	2,000	1,200
Southern Pacific 1st ref mtg 1955 4s.....	1,895 00	2,000	1,840
Southern Pacific 1st ref mtg 1955 4s.....	2,850 00	3,000	2,760
Equit Gas & El Co Utica 1st ref mtg 1942 5s.....	5,130 00	5,000	5,100
Totals	\$15,831 25	\$17,000	\$14,500

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty-six.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Manager and Special Inspector.

By whom are losses adjusted? Manager and employed adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 32.2 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Manager.

What officer or officers pass on character of risks? Manager.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,000; Secretary, \$500.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

WEST SENECA MUTUAL FIRE INSURANCE ASSOCIATION

GARDENVILLE, N. Y.

[Organized April, 1894]

VICTOR J. FISCHER, President

CHAS. C. BROWN, Secretary

INCOME

Gross premiums written.....	\$2,241 03	
Deduct gross amount paid for return premiums	5 35	
		<hr/>
Total premiums		\$2,235 68
Interest		231 08
		<hr/>
Total Income		\$2,466 76
Ledger Assets December 31, 1913.....		5,662 84
		<hr/>
Total		\$8,129 60
		<hr/>

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$1,850 00
Commissions and brokerage.....	35 05
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	621 00
Rent	50 00
Advertising, printing and stationery.....	21 40
Postage, telegrams, telephone and express.....	22 77
Miscellaneous	32 71
	<hr/>
Total Disbursements	\$2,632 93
	<hr/>
Balance	\$5,496 67
	<hr/>

LEDGER ASSETS

Cash in company's office.....	\$302 53
Deposits in trust companies and banks on interest.....	4,246 53
Premiums due 1914.....	947 61
	<hr/>
Total	\$5,496 67
	<hr/>

LIABILITIES

Unpaid losses adjusted and unpaid, not due.....	\$1,390 60
Unearned premiums	1,925 19
Miscellaneous expenses	10 90
	<hr/>
Total Liabilities	\$3,325 69
	<hr/>
Excess of Assets over Liabilities.....	\$2,170 98
	<hr/>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	340	\$403,643
Written or renewed in 1914.....	163	214,405
Totals	503	\$618,048
Deduct expirations and cancellations.....	171	205,310
Net amount in force December 31, 1914.....	332	\$412,738

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Committee appointed by President.

By whom are losses adjusted? Committee of Directors.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or re-insured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Dwellings as a basis, others, nature of business and location.

What officer or officers make such rates? Directors.

What officer or officers pass on character of risks? Directors.

Do such officer or officers receive any commission? On new risks only.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000; Secretary, \$500.

Does corporation require bonds from its agents? No agents.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

THE WOODSTOCK MUTUAL FIRE INSURANCE ASSOCIATION

ZENA, N. Y.

[Organized May, 1893]

L. N. HARDER, PresidentC. L. SHUFELT, Secretary

INCOME

Gross premiums written.....	\$1,467 73	
Deduct gross amount paid for return premiums	49 48	
Total premiums		\$1,418 25
Interest on deposit in banks.....		312 30
Miscellaneous		81 51
Total Income		\$1,812 06
Ledger Assets December 31, 1913.....		8,876 68
Total		\$10,688 74

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$2,444 51	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	282 00	
Rent	3 00	
Advertising, printing and stationery.....	13 50	
Postage, telegrams, telephone and express.....	11 23	
Expense of adjustment and settlement of losses, including (\$9.22) legal expenses connected therewith.....	9 22	
Miscellaneous	5 50	
Total Disbursements		\$2,768 96
Balance		\$7,919 78

LEDGER ASSETS

Cash in company's office.....	\$58 62	
Deposits in trust companies and banks on interest.....	7,861 16	
Total		\$7,919 78

LIABILITIES

Unearned premiums.....	\$1,399 65	
Excess of Assets over Liabilities.....	\$6,520 13	

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	460	\$577,378
Written or renewed in 1914.....	166	232,980
Totals	626	\$810,358
Deduct expirations and cancellations.....	194	263,490
Net amount in force December 31, 1914.....	432	\$546,868

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President, secretary and nearest director.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 23 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Same rate charged all policyholders.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Directors.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,000; treasurer, \$1,000.

Does corporation require bonds from its agents? No agents.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

WYOMING VALLEY FIRE INSURANCE COMPANY

WARSAW, N. Y.

[Organized February, 1892]

A. N. PECKHAM, President

W. W. SMALLWOOD, Secretary

INCOME

Gross premiums written.....	\$42,605 69	
Deduct gross amount paid for return premiums.	3,116 41	
Total premiums		\$39,489 28
Interest on:		
Deposits in banks		818 34
Total Income		\$40,307 62
Ledger Assets December 31, 1913.....		28,130 00
Total		\$68,437 62

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$27,121 28	
Commissions and brokerage	6,194 71	
Salaries, fees and all other charges of officers, directors, trustees and home office employees	2,634 00	
Rent	126 84	
Advertising, printing and stationery	362 52	
Postage, telegrams, telephone and express	195 25	
Furniture and fixtures	8 00	
Expense of adjustment and settlement of losses, including (\$230) legal expenses connected therewith.....	667 57	
Miscellaneous	123 71	
Dues to bureau and central	820 77	
Traveling fees	140 89	
Total Disbursements		\$38,395 54

Balance	\$30,042 08
-------------------	-------------

LEDGER ASSETS

Cash in company's office	\$1,632 02	
Deposits in trust companies and banks <i>on interest</i>	23,796 41	
Agents' balances representing business written on and after October 1, 1914	4,261 32	
Agents' balances representing business written prior to October 1, 1914	352 33	
Total		\$30,042 08

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1914	352 33	
Total Admitted Assets		\$29,689 75

LIABILITIES

Unpaid losses:	
Adjusted and unpaid, not due.....	\$400 00
Unadjusted	1,900 00
Total unpaid losses	\$2,300 00
Unearned premiums	35,637 00
Total Liabilities	<u>*\$37,937 00</u>
Excess of Liabilities over Assets.....	<u>\$8,247 25</u>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	5,171	\$8,633,566
Written or renewed in 1914	3,004	4,382,995
Totals	8,175	\$13,016,561
Deduct expirations and cancellations.....	2,749	3,860,383
Net amount in force December 31, 1914.....	5,426	<u>\$9,156,178</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty-one.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? President, manager and special adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 27 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1914? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1914? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during 1914 on policies written on advance premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and manager.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so state amount of bond for each. Secretary \$10,000, treasurer \$15,000.

*In this item is included the company's liability for the unearned portions of premiums, created by Chapter 328 of the Laws of 1910, as amended by Chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent. per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

Does corporation require bonds from its agents? Yes. If so, state amount. \$1,000.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1914? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1914? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1914, which is now outstanding? No.

COUNTY ASSESSMENT CORPORATIONS

[557]

THE AGRICULTURAL INSURANCE COMPANY OF ST. LAWRENCE COUNTY, NEW YORK

CANTON, N. Y.

[Commenced business February, 1892]

CLARENCE E. SUNDERLAND, President

ABRAM H. WIGGINS, Secretary

INCOME

Policy fees	\$128 00
Assessments received	5,471 47
Borrowed money	2,995 00
Miscellaneous	115 75
Total Income	\$8,710 22
Balance on hand December 31, 1913.....	15 44
Total	\$8,725 66

DISBURSEMENTS

Amount of losses paid.....	\$5,050 57
Expense of adjustment and settlement of losses.....	3 10
Advertising, printing and stationery.....	7 00
Postage	18 74
Commissions to agents or directors, including \$128 policy fees.....	243 75
Borrowed money repaid and (\$82.56) interest thereon.....	2,582 56
Legal expenses	2 00
Total Disbursements	\$7,907 72
Balance	\$817 94

ASSETS

Deposits in trust companies and banks not on interest.....	\$620 50
--	----------

LIABILITIES

Gross losses and claims unpaid.....	\$1,019 65
Borrowed money unpaid.....	265 00
Interest due and accrued on borrowed money.....	9 94
Total Liabilities	\$1,294 59

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	436	\$747,535
Written or renewed in 1914.....	133	238,481
Totals	569	\$986,016
Deduct expirations and cancellations.....	150	228,810
In force December 31, 1914.....	419	\$757,206

GENERAL INTERROGATORIES

Name the kinds of property insured? Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Eighty-seven cents.

State amount, if any, of unpaid assessments levied during the year 1913? A small amount.

State amount, if any, of unpaid assessments levied during the year 1914? \$400.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

ALLEGANY COUNTY FARMERS' CO-OPERATIVE FIRE INSURANCE COMPANY

ALFRED, N. Y.

[Commenced business April, 1887]

T. B. BURDICK, President

L. D. BENNETT, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,087 00
Policy fees	496 00
Assessments received	17,591 18
Borrowed money	34,100 00
Total Income	\$54,274 18
Balance on hand December 31, 1913.....	647 99
Total	\$54,922 17

DISBURSEMENTS

Amount of losses paid.....	\$26,474 94
Expense of adjustment and settlement of losses.....	213 39
Officers' salaries and fees.....	800 00
Directors' fees and expenses.....	177 31
Office expenses, clerk hire, etc.....	76 23
Advertising, printing and stationery.....	71 85
Postage	97 20
Commissions to agents or directors.....	2,583 00
Borrowed money repaid and (\$1,223.) interest thereon.....	24,023 00
Miscellaneous	4 50
Total Disbursements	\$54,521 42
Balance	\$400 75

ASSETS

Cash in office.....	\$400 75
---------------------	----------

LIABILITIES

Gross losses and claims unpaid.....	\$7,231 75
Borrowed money unpaid.....	25,100 00
Total Liabilities	\$32,331 75

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,812	\$5,509,900
Written or renewed in 1914.....	987	2,013,000
Totals	3,799	\$7,522,900
Deduct expirations and cancellations.....	965	1,861,500
In force December 31, 1914.....	2,834	\$5,661,400

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-two and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1914? \$400.08.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$10,000; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

AUBURN MUTUAL FIRE INSURANCE COMPANY

OF CAYUGA COUNTY

AUBURN, N. Y.

[Commenced business January, 1907]

WM. S. LEE, President

W. L. GLANVILLE, Secretary

INCOME	
Advance payments (other than policy fees).....	\$173 98
Policy fees	49 22
Interest	15 09
Total Income	\$238 29
Balance on hand December 31, 1913.....	614 74
Total	\$853 03

DISBURSEMENTS	
Amount of losses paid	\$20 00
Expense of adjustment and settlement of losses.....	2 50
Officers' salaries and fees	35 52
Directors' fees and expenses	110 00
Office expenses, clerk hire, etc.....	87 00
Advertising, printing and stationery	2 87
Postage	4 00
Commissions to agents or directors	82 32
Returns to policyholders other than loss payments.....	2 03
Miscellaneous	6 94
Total Disbursements	\$353 18
Balance	\$499 85

ASSETS	
Cash in office	\$33 61
Deposits in trust companies and banks <i>not on interest</i>	45 06
Deposits in trust companies and banks <i>on interest</i>	421 18
Total Assets	\$499 85

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1913.....	248	\$209,259 80
Written or renewed in 1914.....	87	71,833 34
Totals	335	\$281,093 14
Deduct expirations and cancellations	99	82,062 80
In force December 31, 1914	236	\$199,030 34

GENERAL INTERROGATORIES

Name the kinds of property insured. Dwellings and hotels.

What policy or surety fee does policyholder pay at issuance of policy? Varies in amount according to amount of insurance.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Property with water protection and property without water protection.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Governed by amount of advance payment.

For what term are policies written? One and three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Small losses by executive committee. Large losses by board of directors.

What is the largest amount insured in any one hazard? \$2,000.

THE BROOME COUNTY FARMERS FIRE RELIEF ASSOCIATION

NINEVEH, N. Y.

[Commenced business April, 1887]

S. A. HOLCOMB, President

A. BRYCE, Secretary

INCOME

Advance payments (other than policy fees)	\$404 82
Policy fees	459 00
Assessments received	7,673 63
Borrowed money	3,400 00
Total Income	\$11,937 45
Balance on hand December 31, 1913.....	1 28
Total	\$11,938 73

DISBURSEMENTS

Amount of losses paid	\$6,973 23
Expense of adjustment and settlement of losses.....	171 48
Officers' salaries and fees	732 90
Directors' fees and expenses	228 80
Office expenses, clerk hire, etc.....	704 50
Advertising, printing and stationery	34 85
Postage	89 12
Commissions to agents or directors, including \$459 policy fees.	573 23
Returns to policyholders other than loss payments.....	2 00
Borrowed money repaid and (\$12) interest thereon.....	508 61
Legal expenses	50 00
Miscellaneous	22 76
Total Disbursements	\$10,091 48

Balance	\$1,847 25
----------------------	-------------------

ASSETS

Cash in hands of treasurer	\$1,847 25
----------------------------------	------------

LIABILITIES

Gross losses and claims unpaid	\$1,175 00
Borrowed money unpaid	3,000 00
Interest due and accrued on borrowed money.....	121 84
Total Liabilities	\$4,296 84

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	1,245	\$2,338,466
Written or renewed in 1914	459	889,073
Totals	1,704	\$3,227,539
Deduct expirations and cancellations.....	423	773,550
In force December 31, 1914	1,281	\$2,453,989

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and creameries.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$1,199.18.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000; secretary, \$5,000; assistant secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President and secretary.

What is the largest amount insured in any one hazard? \$7,000.

THE BROOME COUNTY PATRONS' FIRE RELIEF ASSOCIATION

BINGHAMTON, N. Y.

[Commenced business June, 1889]

H. A. SPOOR, President

E. M. JAYCOX, Secretary

INCOME

Advance payments (other than policy fees)	\$336 79
Policy fees	179 00
Assessments received	1,409 92
Interest	20 84
Total Income	\$1,946 55
Balance on hand December 31, 1913.	1,012 13
Total	\$2,958 68

DISBURSEMENTS

Amount of losses paid	\$1,190 50
Expense of adjustment and settlement of losses	21 25
Officers' salaries and fees	125 00
Directors' fees and expenses	9 35
Advertising, printing and stationery	11 88
Postage	27 33
Commissions to agents or directors	179 00
Borrowed money repaid on one loss	6 00
Legal expenses	25
Miscellaneous	11 75
Total Disbursements	\$1,582 31
Balance	\$1,376 37

ASSETS

Cash in office	\$90 37
Deposits in trust companies and banks <i>not on interest</i>	316 77
Deposits in trust companies and banks <i>on interest</i>	969 23
Total Assets	\$1,376 37

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	499	\$823,510
Written or renewed in 1914	179	335,095
Totals	678	\$1,158,605
Deduct expirations and cancellations	121	199,815
In force December 31, 1914	557	\$958,790

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Fifteen cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$10.63.

State amount, if any, of unpaid assessments levied during the year 1914. \$115.77.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors and members of the company.

What is the largest amount insured in any one hazard? \$5,000.

CALLICOON AGRICULTURAL MUTUAL FIRE RELIEF

ASSOCIATION OF SULLIVAN COUNTY

NORTH BRANCH, N. Y.

[Commenced business November, 1878]

EDWARD C. NEIGER, President

WILLIAM J. GEBHARDT, Secretary

INCOME

Advance payments (other than policy fees)	\$1,361 67
Policy fees	1,901 36
Assessments received	8,906 28
Miscellaneous	273 78
Total Income	\$12,443 09
Balance on hand December 31, 1913.....	3,704 27
Total	\$16,147 36

DISBURSEMENTS

Amount of losses paid	\$10,600 65
Expense of adjustinent and settlement of losses.....	177 50
Officers' salaries and fees	625 00
Directors' fees and expenses	120 80
Office expenses, clerk hire, etc.....	34 55
Advertising, printing and stationery.....	36 50
Postage	115 04
Policy fees	944 50
Returns to policyholders other than loss payments.....	164 03
Miscellaneous	60 69
Total Disbursements	\$12,879 26
Balance	\$3,268 10

ASSETS

Cash in office	\$40 56
Deposits in trust companies and banks <i>not on interest</i>	3,227 54
Total Assets	\$3,268 10

LIABILITIES

Gross losses and claims unpaid	\$2,685 00
Orders not presented for payment.....	108 00
Total Liabilities	\$2,793 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,123	\$3,946,850
Written or renewed in 1914.....	630	1,174,946
Totals	2,753	\$5,121,796
Deduct expirations and cancellations	542	932,629
In force December 31, 1914.....	2,211	\$4,189,167

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? First class, 11 1/9 cents; second class, 14 2/7 cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-two cents on first class, 28 cents on second class.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First-class property at least 50 feet from other property. Second-class property less than 50 feet but more than 35 feet from other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Second class, 1 3/11 times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,500; secretary, \$500.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$250.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee of directors.

What is the largest amount insured in any one hazard? \$4,000.

THE CATTARAUGUS COUNTY CO-OPERATIVE FARMERS FIRE RELIEF ASSOCIATION

EAST RANDOLPH, N. Y.

[Commenced business September, 1885]

M. S. RANDALL, President

S. N. MILLER, Secretary

INCOME

Policy fees	\$1,491 00
Assessments received	27,867 42
Borrowed money	32,300 00
Total Income	\$61,658 42
Balance on hand December 31, 1913.....	366 35
Total	\$62,024 77

DISBURSEMENTS

Amount of losses paid.....	\$37,803 21
Expense of adjustment and settlement of losses.....	471 24
Officers' salaries and fees	1,055 00
Directors' fees and expenses	251 52
Office expenses, clerk hire, etc.....	330 86
Advertising, printing and stationery.....	218 00
Postage	222 20
Commissions to agents or directors, including \$1,491 policy fees	1,546 72
Returns to policyholders other than loss payments.....	32 96
Borrowed money repaid and (\$567) interest thereon.....	18,967 00
Legal expenses	69 30
Miscellaneous	23 75
Total Disbursements	\$60,991 76

Balance	\$1,033 01
----------------------	-------------------

ASSETS

Cash in office	\$41 00
Deposits in trust companies and banks <i>not on interest</i>	992 01
Total Assets	\$1,033 01

LIABILITIES

Gross losses and claims unpaid	\$2,555 10
Borrowed money unpaid	20,700 00
Total Liabilities	\$23,255 10

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	4,261	\$7,124,805
Written or renewed in 1914.....	994	1,807,050
Totals	5,255	\$8,931,855
Deduct expirations and cancellations	942	1,514,735
In force December 31, 1914.....	4,313	\$7,417,120

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Forty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$226.89.

State amount, if any, of unpaid assessments levied during the year 1914. \$306.15.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$8,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Solicitor.

By whom are losses adjusted? Adjuster appointed from board of directors.

What is the largest amount insured in any one hazard? \$7,000.

THE CATTARAUGUS COUNTY PATRONS' FIRE RELIEF ASSOCIATION

CONEWANGO, N. Y.

[Commenced business March, 1897]

H. A. BROOKS, President

CHARLES C. MASON, Secretary

INCOME

Policy fees	\$215 00
Assessments received	7, 979 74
Borrowed money	3, 700 00
Total Income	\$11,894 74
Balance on hand December 31, 1913.....	111 31
Total	\$12,006 05

DISBURSEMENTS

Amount of losses paid	\$5,817 95
Expense of adjustment and settlement of losses.....	68 49
Officers' salaries and fees	450 00
Directors' fees and expenses	365 27
Advertising, printing and stationery	27 05
Postage	48 58
Returns to policyholders other than loss payments.....	4 46
Borrowed money repaid and (\$181.50) interest thereon.....	4,881 50
Miscellaneous	70 50
Total Disbursements	\$11,733 80
Balance	\$272 25

ASSETS

Cash in office	\$272 25
----------------------	----------

LIABILITIES

Borrowed money unpaid	\$3,000 00
Small loss	100 00
Total Liabilities	\$3,100 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	954	\$2, 374, 386
Written or renewed in 1914	243	589, 705
Totals	1, 197	\$2,964,091
Deduct expirations and cancellations.....	228	574,527
In force December 31, 1914	969	\$2, 389, 564

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$192.61.

State amount, if any, of unpaid assessments levied during the year 1914. \$270.98.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000; treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Special inspector.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

CAYUGA COUNTY FARMERS' INSURANCE COMPANY

AUBURN, N. Y.

[Commenced business April, 1882]

H. J. CALVERT, President

S. L. DEPEW, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,771 31
Policy fees	7,119 49
Borrowed money	5,200 00
Total Income	\$14,090 80
Balance on hand December 31, 1913	4,228 60
Total	\$18,319 40

DISBURSEMENTS

Amount of losses paid	\$7,004 12
Expense of adjustment and settlement of losses.....	136 30
Officers' salaries and fees	125 00
Directors' fees and expenses	632 93
Office expenses, clerk hire, etc.....	27 45
Advertising, printing and stationery	296 55
Postage	126 72
Commissions to agents or directors	801 00
Returns to policyholders other than loss payments.....	54 38
Borrowed money repaid	5,434 18
Legal expenses	15 35
Miscellaneous	268 25
Total Disbursements	\$14,922 23
Balance	\$3,397 17

ASSETS

Cash in office	\$8 32
Uncollected advance payments	1,849 32
Uncollected 1914 assessment	1,539 53
Total Assets	\$3,397 17

LIABILITIES

Borrowed money unpaid	\$3,000 00
-----------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,761	\$5,239,750
Written or renewed in 1914.....	848	1,628,600
Totals	3,609	\$6,868,350
Deduct expirations and cancellations	733	1,195,202
In force December 31, 1914	2,876	\$5,673,148

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One year six cents, two years eight cents, three years eight cents, four and five years twelve cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twelve and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$237.56.

State amount, if any, of unpaid assessments levied during the year 1914. \$1,539.53.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000; secretary, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Adjusting committee.

What is the largest amount insured in any one hazard? \$7,000.

CAYUGA COUNTY PATRONS' FIRE RELIEF
ASSOCIATION

POPLAR RIDGE, N. Y.

[Commenced business July, 1877]

WILLIAM H. ROOT, President

ELISHA COOK, Secretary

INCOME

Advance payments (other than policy fees)	\$1,987 01
Policy fees	462 85
Assessments received	10,909 95
Borrowed money	20,924 90
Miscellaneous	112 39
Total Income	\$34,397 10
Balance on hand December 31, 1913.....	702 56
Total	\$35,099 66

DISBURSEMENTS

Amount of losses paid	\$20,213 54
Expense of adjustment and settlement of losses and officers' salaries and fees	322 40
Directors' fees and expenses	273 00
Office expenses, clerk hire, etc., advertising, printing and stationery	350 00
Postage	33 06
Commissions to agents or directors, including \$462.85 policy fees	603 00
Borrowed money repaid and (\$429.50) interest thereon.....	12,129 50
Total Disbursements	\$33,924 50
Balance	\$1,175 16

ASSETS

Cash in treasurer's hands	\$1,175 16
---------------------------------	------------

LIABILITIES

Borrowed money unpaid	\$20,924 90
Interest due and accrued on borrowed money.....	299 50
Total Liabilities	\$21,224 40

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	2,380	\$5,201,704
Written or renewed in 1914	598	1,333,095
Totals	2,978	\$6,534,799
Deduct expirations and cancellations	586	1,140,531
In force December 31, 1914	2,392	\$5,394,268

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Eleven and one-ninth cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$100.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$3,000; treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary and directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$7,000.

CENTRAL CITY CO-OPERATIVE FIRE INSURANCE COMPANY OF ONONDAGA COUNTY

SYRACUSE, N. Y.

[Commenced business March, 1901]

MYRON C. DARROW, President

ROBERT H. GERE, Secretary

INCOME

Advance payments (other than policy fees).....	\$871 50
Policy fees	153 71
Interest	1 84
Miscellaneous	50 94
Total Income	\$1,077 99
Balance on hand December 31, 1913	737 86
Total	\$1,815 85

DISBURSEMENTS

Amount of losses paid	\$63 19
Expense of adjustment and settlement of losses.....	7 50
Officers' salaries and fees	177 48
Directors' fees and expenses	21 00
Office expenses, clerk hire, etc.....	200 83
Advertising, printing and stationery.....	17 74
Postage	15 00
Commissions to agents or directors	536 49
Returns to policyholders other than loss payments.....	5 56
Legal expenses	12 00
Miscellaneous	129 34
Total Disbursements	\$1,186 13
Balance	\$629 72

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$629 72
--	----------

LIABILITIES

Commissions	\$125 00
-----------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	783	\$1,052,337
Written or renewed in 1914.....	270	358,875
Totals	1,053	\$1,411,212
Deduct expirations and cancellations	380	389,120
In force December 31, 1914	673	\$1,022,092

GENERAL INTERROGATORIES

Name the kinds of property insured. Water protected dwellings.

What policy or survey fee does policyholder pay at issuance of policy? Varies according to dues rating.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents for each year of policy.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class brick dwellings; second class frame dwelling occupied by owner; third class frame tenant dwelling.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class 98 per cent. of second class. Second class flat rate; third class 102 per cent. of second class.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors and agents.

By whom are losses adjusted? President and secretary.

What is the largest amount insured in any one hazard? \$2,300.

THE CHAUTAUQUA COUNTY PATRONS' FIRE RELIEF ASSOCIATION

MAYVILLE, N. Y.

[Commenced business August, 1877]

E. F. LAKE, President

JARED HEWES, Secretary

INCOME

Advance payments (other than policy fees)	\$4,755 32
Policy fees	1,466 00
Assessments received	23,310 28
Borrowed money	1,500 00
Total Income	\$31,031 60
Balance on hand December 31, 1913	4,375 37
Total	\$35,406 97

DISBURSEMENTS

Amount of losses paid	\$28,894 29
Officers' salaries and fees	1,025 00
Directors' fees and expenses	3,621 37
Advertising, printing and stationery	98 00
Postage	117 54
Returns to policyholders other than loss payments	350 24
Borrowed money repaid	45 00
Legal expenses	2 00
Miscellaneous	125 87
Total Disbursements	\$34,279 31
Balance	\$1,127 66

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,127 66
--	------------

LIABILITIES

Borrowed money unpaid	\$1,500
-----------------------------	---------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	5,314	\$11,846.135
Written or renewed in 1914	1,466	3,447.675
Totals	6,780	\$15,293.810
Deduct expirations and cancellations	1,255	2,655.825
In force December 31, 1914	5,525	\$12,637.985

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Eleven and one ninth cents to sixteen and two-thirds cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

Is property classified? Yes.

If so, state kinds of property included in each classification. Classified as to proximity to other property and as to tenancy.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

CHENANGO COUNTY PATRONS' FIRE RELIEF
ASSOCIATION

NORWICH, N. Y.

[Commenced business January, 1885]

P. A. LOOMIS, President

HARMON A. WALWORTH, Secretary

INCOME

Advance payments (other than policy fees).....	\$3,225 78
Assessments received	14,721 57
Borrowed money	8,000 00
Miscellaneous	180 16
Total Income	\$26,127 51
Balance on hand December 31, 1913	3,325 48
Total	\$29,452 99

DISBURSEMENTS

Amount of losses paid	\$19,159 73
Officers' salaries and fees including directors'.....	2,839 70
Office expenses, clerk hire, etc.....	581 35
Advertising, printing and stationery.....	463 50
Postage	241 58
Returns to policyholders other than loss payments.....	30 01
Borrowed money repaid and (\$263.74) interest thereon.....	5,063 74
Legal expenses	28 00
Miscellaneous	694 63
Total Disbursements	\$29,102 24
Balance	\$350 75

ASSETS

Cash in office	\$350 75
--------------------------	----------

LIABILITIES

Gross losses and claims unpaid.....	\$1,650 00
Borrowed money unpaid	7,500 00
Interest due and accrued on borrowed money.....	62 76
Total Liabilities	\$9,212 76

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	3,397	\$6,950,034
Written or renewed in 1914	704	1,431,254
Totals	4,101	\$8,381,288
Deduct expirations and cancellations	546	1,071,200
In force December 31, 1914	3,555	\$7,310,088

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and water-protected dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Forty cents and fifty cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$47.28.

State amount, if any, of unpaid assessments levied during the year 1914. \$520.18.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class-property occupied by owner; second class-property property occupied by tenants.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors and special agents.

By whom are losses adjusted? Usually by secretary. Sometimes by directors.

What is the largest amount insured in any one hazard? \$3,000.

THE CHERRY VALLEY, ROSEBOOM AND WESTFORD

AND OTSEGO COUNTY CO-OPERATIVE

INSURANCE COMPANY

CHERRY VALLEY, N. Y.

[Commenced business 1880]

MENZO DINGMAN, President

FRED J. GILDAY, Secretary

INCOME

Policy fees	\$380 80
Assessments received	1,491 11
Borrowed money	400 00
Miscellaneous	19 80
Total Income	\$2,291 71
Balance on hand December 31, 1913.	18 29
Total	\$2,310 00

DISBURSEMENTS

Amount of losses paid	\$683 00
Expense of adjustment and settlement of losses.	44 00
Officers' salaries and fees.	550 00
Directors' fees and expenses	44 00
Office expenses, clerk hire, etc.	55 80
Advertising, printing and sationery.	51 36
Postage	20 46
Commissions to agents or directors including \$238 policy fees.	239 00
Returns to policyholders other than loss payments.	3 20
Borrowed money repaid and (\$14.55) interest thereon.	514 55
Legal expenses	3 05
Miscellaneous	31 73
Total Disbursements	\$2,240 15
Balance	\$69 85

ASSETS

Cash in office	\$69 85
--------------------------	---------

LIABILITIES

Gross losses and claims unpaid	\$2,816 30
--	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	970	\$1,523,385
Written or renewed in 1914	238	414,910
Totals	1,208	\$1,938,295
Deduct expirations and cancellations	230	403,355
In force December 31, 1914.	978	\$1,534,940

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.60.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$32.55.

State amount, if any, of unpaid assessments levied during the year 1914. \$29.96.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, double amount of each assessment.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount of assessments to be collected.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Appraisers, who are members of company.

What is the largest amount insured in any one hazard? \$7,000.

THE CLINTON COUNTY NEW YORK PATRONS' FIRE
RELIEF ASSOCIATION

WADHAMS, N. Y.

[Commenced business May, 1903]

H. C. HAYFORD, President R. W. EGGLESTON, Secretary

INCOME

Advance payments (other than policy fees).....	\$3,896 66
Policy fees	807 00
Assessments received	6,326 78
Total Income	\$11,030 44
Balance on hand December 31, 1913.....	3,210 98
Total	\$14,241 42

DISBURSEMENTS

Amount of losses paid	\$11,359 69
Expense of adjustment and settlement of losses.....	368 40
Officers' salaries and fees	891 92
Directors' fees and expenses	492 93
Office expenses, clerk hire, etc.....	21 82
Advertising, printing and stationery	75 71
Postage	168 34
Policy fees	807 00
Legal expenses	9 75
Miscellaneous	45 86
Total Disbursements	\$14,241 42

LIABILITIES

Gross losses and claims unpaid	\$8,357 35
--	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,164	\$4,351,230
Written or renewed in 1914.....	807	1,563,615
Totals	2,971	\$5,914,845
Deduct expirations and cancellations	764	1,465,865
In force December 31, 1914.....	2,207	\$4,448,980

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.
What policy or survey fee does policyholder pay at issuance of policy?
\$1.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Fifteen cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary. \$5,000; treasurer. \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$4,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF SULLIVAN AND ADJOINING COUNTIES

CENTERVILLE STATION, N. Y.

[Commenced business April, 1913]

SAMUEL SHINDLER, President

ISIDOR D. WOLF, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,435 43
Policy fees	803 00
Assessments received	5,703 17
Miscellaneous	102 05
Total Income	\$9,043 65
Balance on hand December 31, 1913	816 00
Total	\$9,859 65

DISBURSEMENTS

Amount of losses paid	\$6,096 01
Expense of adjustment and settlement of losses.....	86 00
Officers' salaries and fees	500 00
Directors' fees and expenses	471 79
Office expenses, clerk hire, etc.....	429 98
Advertising, printing and stationery	216 00
Postage	98 35
Policy fees	337 00
Returns to policyholders other than loss payments.....	88 92
Legal expenses	5 00
Miscellaneous	162 40
Inspection	399 67
Total Disbursements	\$8,891 12
Balance	\$968 53

ASSETS

Cash in office	\$20 51
Deposits in trust companies and banks <i>not on interest</i>	948 02
Total Assets	\$968 53

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	296	\$655,845 25
Written or renewed in 1914.....	351	808,675 00
Totals	647	\$1,464,520 25
Deduct expirations and cancellations	116	281,095 00
In force December 31, 1914	531	\$1,183,425 25

GENERAL INTERROGATORIES

Name the kinds of property insured. Largely detached hotels and boarding houses and contents.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? First class, 22.2 cents.

State amount, if any, of unpaid assessments levied during the year 1913? \$55.94.

State amount, if any, of unpaid assessments levied during the year 1914? \$225.65.

Is property classified? Yes.

If so, state kinds of property included in each classification. Classified according to number of rooms in buildings.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Clases 1, 2, 3 and 4 asessed at flat rate, double, triple and four times flat rate respectively.

For what term are policies written? Three and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Executive board.

By whom are losses adjusted? Executive board.

What is the largest amount insured in any one hazard? \$3,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF WYOMING AND GENESEE COUNTIES

BATAVIA, N. Y.

[Commenced business February, 1892]

R. C. CURTIS, President

G. G. DEPTER, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,587 84
Assessments received	8,120 29
Borrowed money	1,500 00
Total Income	\$12,208 13
Balance on hand December 31, 1913.	351 73
Total	\$12,559 86

DISBURSEMENTS

Amount of losses paid	\$6,162 73
Expense of adjustment and settlement of losses.....	20 45
Directors' fees and expenses.....	281 22
Office expenses, clerk hire, etc.....	40 21
Advertising, printing and stationery	18 25
Postage	34 18
Commissions to agents or directors.....	1,552 68
Borrowed money repaid and (\$41.74) interest thereon.....	4,028 29
Legal expenses	30 00
Total Disbursements	\$12,168 01
Balance	\$391 85

ASSETS

Cash in office	\$391 85
--------------------------	----------

LIABILITIES

Gross losses and claims unpaid.....	\$560 00
Borrowed money unpaid	2,407 57
Interest due and accrued on borrowed money.....	160 00
Total Liabilities	\$3,127 57

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	869	\$1,500,500
Written or renewed in 1914	206	326,025
Totals	1,075	\$1,826,525
Deduct expirations and cancellations.....	418	643,250
In force December 31, 1914.	657	\$1,183,275

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Seventeen and one-half cents to thirty and one-fourth cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Two and one-half times percentage.

State amount, if any, of unpaid assessments levied during the year 1914. \$2.578.

Is property classified? Yes.

Is so, state kinds of property included in each classification. Various classifications.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Assessed according to amount of percentage paid.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors and agents.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

CORTLAND COUNTY PATRONS' FIRE RELIEF ASSOCIATION

CORTLAND, N. Y.

[Commenced business January, 1892]

F. J. COLLIER, President

N. F. WEBB, Secretary

INCOME

Advance payments (other than policy fees).....	\$790 91
Policy fees	293 00
Assessments received	10,632 54
Borrowed money	4,400 00
Total Income	\$16,116 45
Balance on hand December 31, 1913.....	104 57
Total	\$16,221 02

DISBURSEMENTS

Amount of losses paid	\$6,920 23
Expense of adjustment and settlement of losses.....	173 00
Officers' salaries and fees	427 00
Directors' fees and expenses	201 09
Advertising, printing and stationery	20 75
Postage	59 70
Policy fees	293 00
Returns to policyholders other than loss payments.....	4 93
Borrowed money repaid and (\$358.32) interest thereon.....	7,958 32
Miscellaneous	20 13
Total Disbursements	\$16,078 06
Balance	\$142 96

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$142 96
--	----------

LIABILITIES

Gross losses and claims unpaid including \$1,250 claims resisted	\$3,269 20
--	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	1,554	\$3,696, 897
Written or renewed in 1914	293	790, 910
Totals	1,847	\$4,487. 807
Deduct expirations and cancellations	306	720, 830
In force December 31, 1914	1,541	\$3,766, 977

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, grange halls and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents and twelve and one-half cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$509.75.

Is property classified? Yes.

If so, state kinds of property included in each classification. First-class property on which barns are more than 50 feet from dwelling; second-class property on which barns are less than 50 feet but more than 25 feet from dwelling.

Does corporation use different rates in making assessments on classified property? No.

If so, give assessment rates for each classification. Second class, 1¼ times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. President, \$700; secretary-treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500 to \$700.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? One to three directors.

What is the largest amount insured in any one hazard? \$7,000.

DELAWARE COUNTY PATRONS' AND FARMERS' FIRE RELIEF ASSOCIATION

SIDNEY CENTER, N. Y.

[Commenced business May, 1881]

W. A. GIFFORD, President W. W. PALMER, Secretary

INCOME

Policy fees	\$303 00
Assessments received	3,831 98
Borrowed money	1,200 00
Total Income	\$5,334 98
Balance on hand December 31, 1913.....	1,828 75
Total	\$7,163 73

DISBURSEMENTS

Amount of losses paid	\$3,833 95
Directors' fees and expenses	363 23
Advertising, printing and stationery	19 37
Postage	27 31
Commissions to agents or directors	303 00
Borrowed money repaid and (\$185.91) interest thereon.....	1,395 91
Total Disbursements	\$5,942 77

Balance	\$1,220 96
---------------	------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,220 96
--	------------

LIABILITIES

Borrowed money unpaid	\$2,344 00
-----------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	840	\$1,468,912
Written or renewed in 1914	303	570,935
Totals	1,143	\$2,039,847
Deduct expirations and cancellations	342	552,800
In force December 31, 1914	801	\$1,457,047

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools and churches.
What policy or survey fee does policyholder pay at issuance of policy? \$1.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$550.

Is property classified? Yes.

If so, state kinds of property in each classification. Farm property and village property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Water protected village property one-quarter less than farm property.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President or directors.

What is the largest amount insured in any one hazard? \$4,000.

DUTCHESS & COLUMBIA PATRONS' FIRE RELIEF

ASSOCIATION

BANGALL, N. Y.

[Commenced business January, 1898]

ASHLEY B. HOWES, President

EDWIN KNICKERBOCKER, Secretary

INCOME

Advance payments (other than policy fees)	\$1,318 40
Policy fees	542 00
Assessments received	20,405 75
Borrowed money	14,300 00
Total Income	\$36,566 15
Balance on hand December 31, 1913.....	898 73
Total	\$37,464 88

DISBURSEMENTS

Amount of losses paid	\$18,482 90
Expense of adjustment and settlement of losses.....	210 37
Officers' salaries and fees	647 30
Directors' fees and expenses.....	203 28
Advertising, printing and stationery	79 22
Postage	132 24
Policy fees	542 00
Returns to policyholders other than loss payments.....	1 00
Borrowed money repaid and (\$463.51) interest thereon.....	16,763 51
Miscellaneous	217 55
Total Disbursements	\$37,279 37
Balance	\$185 51

ASSETS

Cash in office	\$185 51
----------------------	----------

LIABILITIES

Gross losses and claims unpaid.....	\$1,912 00
-------------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	2,813	\$6,938,500
Written or renewed in 1914.....	542	1,340,505
Totals	3,355	\$8,279,005
Deduct expirations and cancellations.....	617	1,551,745
In force December 31, 1914	2,738	\$6,727,260

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-one and four-tenths cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$342.29.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$5,000.

DWELLING HOUSE CO-OPERATIVE FIRE INSUR-

ANCE COMPANY OF CAYUGA COUNTY

AUBURN, N. Y.

[Commenced business May, 1902]

WM. S. LEE, President

W. L. GLANVILLE, Secretary

INCOME

Advance payments (other than policy fees)	\$379 34
Policy fees	113 89
Total Income	\$493 23
Balance on hand December 31, 1913	261 42
Total	\$754 65

DISBURSEMENTS

Amount of losses paid	\$6 17
Expense of adjustment and settlement of losses	2 50
Officers' salaries and fees	84 06
Directors' fees and expenses	107 50
Office expenses, clerk hire, etc.	70 51
Advertising, printing and stationery	3 12
Postage	6 00
Commissions to agents or directors	198 64
Returns to policyholders other than loss payments	6 27
Miscellaneous	6 31
Total Disbursements	\$491 08
Balance	\$263 57

ASSETS

Cash in office	\$69 19
Deposits in trust companies and banks <i>not on interest</i>	194 38
Total Assets	\$263 57

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	413	\$488, 345
Written or renewed in 1914	152	175, 985
Totals	565	\$664, 330
Deduct expirations and cancellations	177	198, 130
In force December 31, 1914	388	\$466, 200

GENERAL INTERROGATORIES

Name the kinds of property insured. Water-protected dwellings.

What policy or survey fee does policyholder pay at issuance of policy? Vary according to amount of insurance.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Eight and four-tenths cents for each year of policy.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First-class brick dwellings, occupied by owner; second-class frame dwellings occupied by owner; third-class tenement-houses.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, $1\frac{1}{6}$ times first class; third class, $1\frac{1}{3}$ times first class.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Small losses by executive committee; large losses by directors.

What is the largest amount insured in any one hazard? \$2,000.

THE ERIE COUNTY FARMERS' FIRE RELIEF ASSOCIATION

NORTH EVANS, N. Y.

[Commenced business July, 1879]

M. J. KRULL, President

F. M. FROST, Secretary

INCOME

Policy fees	\$637 05
Assessments received	15,781 64
Borrowed money	4,400 60
Total Income	\$20,818 69

DISBURSEMENTS

Amount of losses paid.....	\$11,984 58
Expense of adjustment and settlement of losses.....	49 45
Officers' salaries and fees	975 00
Directors' fees and expenses	156 40
Office expenses, clerk hire, etc.....	15 23
Advertising, printing and stationery	30 35
Postage	94 06
Commissions to agents or directors, including \$567 policy fees.	1,355 45
Borrowed money repaid and (\$236.30) interest thereon.....	5,236 30
Legal expenses	154 00
Overdraft December 31, 1913.....	254 13
Total Disbursements	\$20,304 95

Balance	\$513 74
--------------------------	-----------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$513 74
--	----------

LIABILITIES

Gross losses and claims unpaid	\$1,110 35
Borrowed money unpaid	1,400 00
Total Liabilities	\$2,510 35

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	2,456	\$4,778,235
Written or renewed in 1914.....	567	1,249,633
Totals	3,023	\$6,027,868
Deduct expirations and cancellations	601	1,259,739
In force December 31, 1914	2,422	\$4,768,129

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50 on new applications and \$1 for renewals.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$213.23.

State amount, if any, of unpaid assessments levied during the year 1914. \$2,057.71.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000; treasurer, \$5,000; president, \$200.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$200.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Adjusters elected from among directors.

What is the largest amount insured in any one hazard? \$5,000.

ERIE AND NIAGARA COUNTY FARMERS' INSURANCE ASSOCIATION

SWORMVILLE, N. Y.

[Commenced Business June, 1887]

H. M. TREICHLER, President

J. E. SECRIST, Secretary

INCOME

Policy fees	\$992 06
Assessments received	37,880 62
Borrowed money	20,500 00
Total Income	\$59,372 62
Balance on hand December 31, 1913	5,797 43
Total	\$65,170 05

DISBURSEMENTS

Amount of losses paid	\$36,219 31
Expense of adjustment and settlement of losses	836 62
Officers' salaries and fees	1,250 00
Directors' fees and expenses	389 32
Office expenses, clerk hire, etc.	961 61
Advertising, printing and stationery	205 50
Postage	481 40
Commissions to agents or directors, including \$992 policy fees and renewing insurance	3,756 94
Returns to policyholders other than loss payments	31 18
Borrowed money repaid and (\$368.75) interest thereon	20,868 75
Legal expenses	26 65
Miscellaneous	59 67
Total Disbursements	\$65,086 95
Balance	\$83 10

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$83 10
--	---------

LIABILITIES

Gross losses and claims unpaid including \$128.45 claims resisted	\$4,038 45
---	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	8,068	\$18,575,380
Written or renewed in 1914	1,931	1,815,520
Totals	9,999	\$20,390,900
Deduct expirations and cancellations	1,747	863,050
In force December 31, 1914	8,252	\$19,527,850

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$82.19.

State amount, if any, of unpaid assessments levied during the year 1914. \$116.90.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount to be collected.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Agents and appraisers.

What is the largest amount insured in any one hazard? \$7,000.

FARMERS ALLIANCE CO-OPERATIVE FIRE INSUR-

ANCE COMPANY OF STEUBEN COUNTY

CANISTEO, N. Y.

[Commenced business June, 1891]

J. A. ALMY, President

L. J. SIMPSON, Secretary

INCOME

Policy fees	\$1,062 00
Assessments received	21,825 41
Borrowed money	6,089 12
Miscellaneous	65 89
Total Income	\$29,042 42
Balance on hand December 31, 1913.	5,628 64
Total	\$34,671 06

DISBURSEMENTS

Amount of losses paid	\$20,164 13
Expense of adjustment and settlement of losses.	346 08
Officers' salaries and fees	645 00
Directors' fees and expenses	80 00
Office expenses, clerk hire, etc.	276 45
Advertising, printing and stationery	115 75
Postage	102 86
Policy fees	1,062 00
Returns to policyholders other than loss payments.	10 33
Borrowed money repaid and (\$64.73) interest thereon.	6,853 95
Legal expenses	145 75
Miscellaneous	74 53
Total Disbursements	\$29,876 83
Balance	\$4,794 23

ASSETS

Cash in office	\$720 22
Deposits in trust companies and banks <i>not on interest</i>	4,074 01
Total Assets	\$4,794 23

LIABILITIES

Gross losses and claims unpaid.	\$5,395 03
---	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.	2,157	\$3,616,602
Written or renewed in 1914	703	1,117,406
Totals	2,860	\$4,734,008
Deduct expirations and cancellations.	649	1,308.495
In force December 31, 1914.	2,211	\$3,425,513

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Seventy cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$50.

State amount, if any, of unpaid assessments levied during the year 1914. \$6,045.41.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors or agents.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMERS FIRE INSURANCE ASSOCIATION
OF THE TOWNS OF GREENVILLE, DURHAM,
WESTERLO AND RENSSELAERVILLE

FREEHOLD, N. Y.

[Commenced business January, 1855]

FRANK T. SNIDER, President

A. D. GIBSON, Secretary

INCOME

Advance payments (other than policy fees).....	\$986 44
Policy fees	492 08
Assessments received	2, 155 97
Costs in Thayer suit.....	119 75
Total Income	\$3,754 24
Balance on hand December 31, 1913	131 77
Total	\$3,886 01

DISBURSEMENTS

Amount of losses paid	\$2,407 85
Expense of adjustment and settlement of losses.....	96 00
Officers' salaries and fees	275 00
Advertising, printing and stationery	17 75
Postage	50 00
Commissions to agents or directors, including \$492.08 policy fees	707 68
Returns to policyholders other than loss payments.....	17 76
Interest on borrowed money.....	42 50
Legal expenses	176 25
Miscellaneous	33 07
Total Disbursements	\$3,823 86
Balance	\$62 15

ASSETS

Cash in office	\$44 87
Deposits in trust companies and banks <i>not on interest</i>	17 28
Total Assets	\$62 15

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	1,483	\$2,136,137
Written or renewed in 1914	442	662,922
Totals	1,925	\$2,799,059
Deduct expirations and cancellations.....	414	572,903
In force December 31, 1914	1,511	\$2,226,156

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, hotel, mercantile and manufacturing risks.

What policy or survey fee does policyholder pay at issuance of policy? \$1 on policies less than \$2,000; 85 cents per \$100 of insurance thereafter.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Various according to classification.

What was the rate per \$100 of insurance of any assessments levied during 1914? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$20.99.

Is property classified? Yes.

Is so, state kinds of property included in each classification. Class A, farm property, detached dwellings, churches and schools; Class B, stores, hotels and some manufacturing plants; Class C, grist mills, creameries and evaporators.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class A flat rate; Class B one and one-half times flat rate; Class C double flat rate.

For what term are policies written? One and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$3,000.

THE FARMERS FIRE AND LIGHTNING INSURANCE COMPANY OF ONEIDA COUNTY, NEW YORK

WESTERNVILLE, N. Y.

[Commenced business June, 1877]

JOHN R. WATKINS, President

W. F. PHILMORE, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,387 13
Policy fees	550 00
Assessments received	13,657 22
Interest	36 47
Borrowed money	6,700 00
Vacancy permits	189 40
Total Income	\$22,520 22
Balance on hand December 31, 1913.....	5,405 27
Total	\$27,925 49

DISBURSEMENTS

Amount of losses paid	\$15,179 95
Expense of adjustment and settlement of losses.....	246 00
Officers' salaries and fees	779 09
Directors' fees and expenses	82 16
Office expenses, clerk hire, etc.....	4 50
Advertising, printing and stationery.....	110 71
Postage	69 45
Commissions to agents or directors, including \$275 policy fees.	1,246 00
Returns to policyholders other than loss payments.....	5 45
Borrowed money repaid and (\$113.23) interest thereon.....	6,813 23
Legal expenses	5 00
Miscellaneous	4 25
Total Disbursements	\$24,545 79
Balance	\$3,379 70

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,379 70
Deposits in trust companies and banks <i>on interest</i>	2,000 00
Total Assets	\$3,379 70

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	2,406	\$5,495,969
Written or renewed in 1914	550	1,387,130
Totals	2,956	\$6,883,099
Deduct expirations and cancellations.....	644	1,304,930
In force December 31, 1914	2,312	\$5,578,169

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$167.01.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$12,000.

Does the corporation obtain bonds from its agent? Yes. If so, state amount, \$1,000.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Adjusting committee.

What is the largest amount insured in any one hazard? \$7,000.

FARMERS' MUTUAL FIRE INSURANCE ASSOCIA-
TION OF THE TOWN OF CATSKILL,
NEW YORK *

CATSKILL, N. Y.

[Commenced business January, 1858]

JOSEPH MCGIFFERT, President

L. CARLTON AUSTIN, Secretary

INCOME

Policy fees	\$109 00
Assessments received	1,527 58
Interest	7 27
Miscellaneous	60 70
Total Income	\$1,704 55
Balance on hand December 31, 1913.	320 28
Total	\$2,024 83

DISBURSEMENTS

Amount of losses paid	\$1,126 50
Expense of adjustment and settlement of losses.	49 50
Officers' salaries and fees	75 00
Directors' fees, expenses and salaries	250 00
Office expenses, clerk hire, etc.	15
Advertising, printing and stationery	11 35
Postage	14 00
Commissions to agents or directors, including \$109 policy fees.	142 72
Miscellaneous	23 25
Total Disbursements	\$1,692 47
Balance	\$332 36

ASSETS

Cash in office	\$80 14
Deposits in trust companies and banks <i>not on interest</i>	137 39
Deposits in trust companies and banks <i>on interest</i>	114 83
Total Assets	\$332 36

LIABILITIES

Gross losses and claims unpaid.	\$25 00
All other liabilities	5 97
Total Liabilities	\$30 97

* Changed in 1914 from town to county corporation.

EXHIBIT OF POLICIES

	Number	Amount
in force December 31, 1913.....	467	\$633,310 33
Written or renewed in 1914.....	97	160,632 00
	<hr/>	<hr/>
Totals	564	\$793,942 33
Deduct expirations and cancellations	114	152,507 00
	<hr/>	<hr/>
In force December 31, 1914	450	\$641,435 33
	<hr/>	<hr/>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-seven and one-fourth cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$21.80.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$300.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee of at least three directors.

What is the largest amount insured in any one hazard? \$2,000.

THE FARMER'S MUTUAL INDEMNITY ASSOCIATION OF CAYUGA COUNTY

MORAVIA, N. Y.

[Commenced business 1879]

A. D. LEE, President

ALTON E. BANKS, Secretary

INCOME

Advance payments (other than policy fees).....	\$2, 274 40
Policy fees	466 85
Assessments received	5, 288 08
Borrowed money	5, 175 00
Miscellaneous	51 76
Total Income	\$13,256 09
Balance on hand December 31, 1913.....	45 17
Total	\$13,301 26

DISBURSEMENTS

Amount of losses paid	\$6, 942 02
Expense of adjustment and settlement of losses.....	149 08
Directors' fees and expenses	634 56
Office expenses, clerk hire, etc.....	203 41
Advertising, printing and stationery	48 40
Postage	68 25
Commissions to agents or directors, including \$466.86 policy fees	518 61
Returns to policyholders other than loss payments.....	31 56
Borrowed money repaid and (\$167.85) interest thereon.....	4, 483 69
Legal expenses	150 00
Miscellaneous	22 55
Total Disbursements	\$13,252 13
Balance	\$49 13

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$49 13
--	---------

LIABILITIES

Gross losses and claims unpaid including \$25.00 claims resisted	\$831 00
Borrowed money unpaid	2, 175 00
Interest due and accrued on borrowed money.....	116 12
Total Liabilities	\$3,122 12

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1, 842	\$3, 579, 791
Written or renewed in 1914.....	512	1, 220, 935
Totals	2, 354	\$4, 800, 726
Deduct expirations and cancellations	532	1, 101, 277
In force December 31, 1914.....	1, 822	\$3, 699, 449

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village residences.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents for one year; twenty cents for two years; thirty cents for five years.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$1,500.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Officers and directors.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMERS' MUTUAL INSURANCE COMPANY OF ORLEANS & NIAGARA COUNTIES

LOCKPORT, N. Y.

[Commenced business December, 1877]

D. R. WATSON, President

R. J. CHASE, Secretary

INCOME

Policy fees	\$513 00
Assessments received	29,378 72
Borrowed money	25,338 45
Miscellaneous	54 00
On 1913 assessment	672 80
Total Income	\$55,956 97
Balance on hand December 31, 1913.	7,447 89
Total	\$63,404 86

DISBURSEMENTS

Amount of losses paid	\$30,026 04
Expense of adjustment and settlement of losses.	500 69
Officers' salaries and fees	1,584 64
Directors' fees and expenses	1,320 10
Office expenses, clerk hire, etc.	106 00
Advertising, printing and stationery	48 73
Postage	228 52
Commissions to agents or directors	513 00
Borrowed money repaid and (\$942.25) interest thereon.	27,238 45
Legal expenses	26 70
Miscellaneous	1,283 11
Total Disbursements	\$62,875 98
Balance	\$528 88

ASSETS

Cash in office.	\$528 88
-------------------------	----------

LIABILITIES

Borrowed money unpaid	\$7,888 45
Interest due and accrued on borrowed money.	4 75
Total Liabilities	\$7,893 20

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	5,515	\$12,149,438 00
Written or renewed in 1914.	1,042	2,541,217 50
Totals	6,557	\$14,690,655 50
Deduct expirations and cancellations	958	2,256,092 50
In force December 31, 1914.	5,599	\$12,434,563 00

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50 on new policies only.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$659.55.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$30,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Two adjusters and one director.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMERS' RELIANCE MUTUAL INSURANCE
COMPANY OF CHEMUNG, SCHUYLER AND
YATES COUNTIES, STATE OF NEW YORK

MONTOUR FALLS, N. Y.

[Commenced business June, 1877]

F. H. COLE, President

C. L. FROST, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,973 27
Policy fees	1,866 00
Assessments received	56,784 68
Borrowed money	32,500 00
Miscellaneous	160 70
Total Income	\$94,284 65
Balance on hand December 31, 1913	5,246 11
Total	\$99,530 76

DISBURSEMENTS

Amount of losses paid	\$64,332 36
Expense of adjustment and settlement of losses.....	861 34
Officers' salaries and fees	1,600 00
Directors' fees and expenses	461 37
Office expenses, clerk hire, etc.....	130 03
Advertising, printing and stationery	266 43
Postage	393 06
Commissions to agents or directors	1,866 00
Returns to policyholders other than loss payments.....	27 18
Borrowed money repaid	24,832 62
Legal expenses	104 90
Miscellaneous	132 00
F and M Bank loss	375 90
Total Disbursements	\$95,383 19
Balance	\$4,147 57

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$4,147 57
--	------------

LIABILITIES

Gross losses and claims unpaid	\$746 41
Borrowed money unpaid	15,000 00
Total Liabilities	\$15,746 41

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	7,758	\$12,045,470
Written or renewed in 1914.....	1,866	2,896,900
Totals	9,624	\$14,942,370
Deduct expirations and cancellations	1,639	2,073,221
In force December 31, 1914	7,985	\$12,869,149

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Forty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$480.75.

State amount, if any, of unpaid assessments levied during the year 1914. \$1,620.14.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$10,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount, \$1,000.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee appointed by secretary.

What is the largest amount insured in any one hazard? \$5,000.

FIDELITY CO-OPERATIVE FIRE INSURANCE COMPANY

ALFRED, N. Y.

[Commenced business January 28, 1914]

GEORGE W. WILSON, President

E. O. REYNOLDS, Secretary

INCOME

Advance payments (other than policy fees).....	\$4,194 74
Policy fees	652 50
Assessments received	1,720 49
Borrowed money	5,700 00
Miscellaneous	108 95
Total Income	\$12,376 68

DISBURSEMENTS

Amount of losses paid	\$5,727 89
Officers' salaries and fees	1,060 00
Office expenses, clerk hire, etc.	1,512 84
Advertising, printing and stationery	348 45
Postage	145 86
Commissions to agents or directors	1,107 57
Returns to policyholders other than loss payments	2 82
Interest on borrowed money	51 78
Legal expenses	81 00
Miscellaneous	149 25
Total Disbursements	\$10,187 46

Balance	\$2,189 22
--------------------------	-------------------

ASSETS

Cash in office	\$75 82
Deposits in trust companies and banks <i>not on interest</i>	122 09
Due from agents	1,991 31
Total Assets	\$2,189 22

LIABILITIES

Gross losses and claims resisted	\$1,000 00
Borrowed money unpaid	5,700 00
Interest due and accrued on borrowed money	32 00
All other liabilities	82 88
Total Liabilities	\$6,814 88

EXHIBIT OF POLICIES

	Number	Amount
Written or renewed in 1914	2,737	\$4,265,228 34
Deduct expirations and cancellations	1,857	2,869,969 34
In force December 31, 1914	880	\$1,395,259 00

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings and mercantile and manufacturing risks.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Thirty cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Various according to classification.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$140.

Is property classified? Yes.

If, so, state kinds of property included in each classification. Twenty-four classifications.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Various.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$2,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary or agent.

By whom are losses adjusted? President.

What is the largest amount insured in any one hazard? \$2,800.

FIRE RELIEF ASSOCIATION OF OSWEGO COUNTY

HANNIBAL, N. Y.

[Commenced business March, 1878]

W. D. WEEDEN, President

P. A. WELLING, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,650 61
Policy fees	1,320 00
Assessments received	9,358 36
Borrowed money	4,000 00
Miscellaneous	100 00
Total Income	\$17,428 97
Balance on hand December 31, 1913	1,453 05
Total	\$18,882 02

DISBURSEMENTS

Amount of losses paid	\$14,860 22
Expense of adjustment and settlement of losses	275 00
Officers' salaries and fees	450 00
Directors' fees and expenses	182 42
Advertising, printing and stationery	231 12
Commissions to agents or directors	1,320 00
Returns to policyholders other than loss payments.....	75 12
Borrowed money repaid and (\$37.18) interest thereon.....	1,037 18
Total Disbursements	\$18,431 06
Balance	\$450 96

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$450 96
--	----------

LIABILITIES

Borrowed money unpaid	\$3,000 00
Unpaid losses	2,303 00
Total Liabilities	\$5,303 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	3,294	\$6,402,060
Written or renewed in 1914.....	1,320	2,650,610
Totals	4,614	\$9,052,670
Deduct expirations and cancellations	1,381	2,537,380
In force December 31, 1914	3,233	\$6,515,290

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50 new policy, \$1 renewal

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Fifteen cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE FIRE RELIEF ASSOCIATION OF WAYNE COUNTY

NEWARK, N. Y.

[Commenced business February, 1878]

ALBERT YEOMANS, President

O. MOTT LINCOLN, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,725 48
Policy fees	826 00
Assessments received	14,776 40
Interest	584 67
Total Income	\$18,912 55
Balance on hand December 31, 1913.....	22,031 75
Total	\$40,944 30

DISBURSEMENTS

Amount of losses paid	\$20,329 08
Expense of adjustment and settlement of losses.....	167 65
Officers' salaries and fees	550 00
Directors' fees and expenses	81 30
Office expenses, clerk hire, etc.....	41 02
Advertising, printing and stationery.....	48 72
Postage	67 99
Commissions to agents or directors, including \$826 policy fees.	1,239 00
Returns to policyholders other than loss payments.....	6 22
Miscellaneous	13 25
Total Disbursements	\$22,544 23
Balance	\$18,400 07

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$18,400 07
--	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	3,780	\$9,740,324
Written or renewed in 1914.....	826	2,451,650
Totals	4,606	\$12,191,974
Deduct expirations and cancellations.....	784	2,081,708
In force December 31, 1914	3,822	\$10,110,266

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents and twelve and one-half cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Fifteen cents on first class and eighteen and three-quarter cents on second class.

State amount, if any, of unpaid assessments levied during the year 1914. \$100.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, farm property occupied by owner and 50 feet from other risks. Class 2, all other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, flat rate. Class 2, $1\frac{1}{4}$ times Class 1.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Director and appointee of secretary and insured.

What is the largest amount insured in any one hazard? \$5,000.

FULTON AND MONTGOMERY COUNTIES FARMERS MUTUAL FIRE INSURANCE ASSOCIATION

PERTH, N. Y.

[Commenced business August, 1853]

ALEXANDER KENNEDY, President

TEN EYCK MAJOR, Secretary

INCOME

Policy fees	\$1,222 00
Assessments received	34,355 55
Miscellaneous	3 12
Total Income	\$35,580 67
Balance on hand December 31, 1913	2,267 88
Total	\$37,848 55

DISBURSEMENTS

Amount of losses paid	\$33,321 18
Expense of adjustment and settlement of losses	146 54
Officers' salaries and fees	800 00
Directors' fees and expenses	620 52
Office expenses, clerk hire, etc.	24 00
Advertising, printing and stationery	71 76
Postage	65 27
Commissions to agents or directors	611 00
Returns to policyholders other than loss payments	24 69
Borrowed money repaid and (\$694.66) interest thereon	694 66
Legal expenses	85 34
Miscellaneous	232 07
Total Disbursements	\$36,697 03
Balance	\$1,151 52

ASSETS

Cash in office	\$97 01
Deposits in trust companies and banks <i>not on interest</i>	1,054 51
Total Assets	\$1,151 52

LIABILITIES

Gross losses and claims unpaid	\$1,700 00
Borrowed money unpaid	13 37
Secretary and treasurer's salary	800 00
Directors' fees	411 78
Adjustment of losses	207 81
Total Liabilities	\$3,132 96

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	3, 231	\$7, 017, 653
Written or renewed in 1914.....	619	1, 293, 960
Totals	3, 850	\$8, 311, 613
Deduct expirations and cancellations.....	664	1, 363, 168
In force December 31, 1914.....	3, 186	\$6, 948, 445

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, country churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Fifty-one and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$2,092.78.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

GENESEE COUNTY PATRONS FIRE RELIEF ASSOCIATION

BATAVIA, N. Y.

[Commenced business May, 1877]

DANIEL L. WILKINSON, President

JAMES A. NORTH, Secretary

INCOME

Advance payments (other than policy fees)	\$3,971 75
Assessments received	15,953 49
Borrowed money	11,000 00
Total Income	\$30,925 24
Balance on hand December 31, 1913.	4,098 37
Total	\$35,023 61

DISBURSEMENTS

Amount of losses paid	\$19,688 42
Expense of adjustment and settlement of losses	62 46
Officers' salaries and fees	800 00
Directors' fees and expenses	116 12
Office expenses, clerk hire, etc.	7 63
Advertising, printing and stationery	46 23
Postage	80 00
Commissions to agents or directors	772 41
Returns to policyholders other than loss payments	179 59
Borrowed money repaid and (\$170) interest thereon	11,170 00
Miscellaneous	267 62
Total Disbursements	\$33,190 48
Balance	\$1,833 13

ASSETS

Cash in office	\$48 37
Deposits in trust companies and banks <i>not on interest</i>	568 64
Due from agents and directors	1,216 12
Total Assets	\$1,833 13

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	2,325	\$6,183,652
Written or renewed in 1914	613	1,584,650
Totals	2,938	\$7,768,302
Deduct expirations and cancellations	384	1,312,941
In force December 31, 1914	2,554	\$6,455,361

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?
None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913.
\$17.04.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President and Secretary.

By whom are losses adjusted? Committee of three, including secretary, agents and representative of loser.

What is the largest amount insured in any one hazard? \$7,000.

THE GERMAN-AMERICAN MUTUAL FIRE INSUR-
ANCE ASSOCIATION OF NIAGARA
COUNTY, NEW YORK

MARTINSVILLE, N. Y.

[Commenced business May, 1896]

JULIUS STOLZENBURG, President

MARTIN W. MILLER, Secretary

INCOME

Advance payments (other than policy fees).....	\$461 46
Policy fees	160 70
Assessments received	6, 447 11
Borrowed money	2, 050 00
Total Income	\$9,119 27
Balance on hand December 31, 1913.....	603 39
Total	\$9,722 66

DISBURSEMENTS

Amount of losses paid	\$6, 675 62
Expense of adjustment and settlement of losses.....	24 90
Officers' salaries and fees	166 25
Directors' fees and expenses	112 89
Office expenses, clerk hire, etc.....	26 15
Advertising, printing and stationery	12 50
Postage	63 37
Commissions to agents or directors, including \$160.70 policy fees	531 48
Returns to policyholders other than loss payments.....	4 50
Borrowed money repaid and (\$61.17) interest thereon	1, 061 17
Miscellaneous	3 51
Total Disbursements	\$8,682 34
Balance	\$1,040 32

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$540 32
Office building and lot	500 00
Total Assets	\$1,040 32

LIABILITIES

Borrowed money unpaid	\$1, 050 00
-----------------------------	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1, 665	\$3, 007, 108
Written or renewed in 1914.....	509	963, 956
Totals	2, 174	\$3, 971, 064
Deduct expirations and cancellations.....	577	1, 014, 090
In force December 31, 1914.....	1, 597	\$2, 956, 974

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, churches, schools, stores and hotels.

What policy or survey fee does policyholder pay at issuance of policy? Twenty-five cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, dwellings and farm property. Second class, stores and hotels.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate. Second class, 1 3/10 times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. According to amount collected.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,000.

JEFFERSON COUNTY PATRONS' FIRE RELIEF

ASSOCIATION

WATERTOWN, N. Y.

[Commenced business May, 1877]

IRA SHARP, President

W. H. VARY, Scretary

INCOME

Advance payments (other than policy fees).....	\$9,238 93
Policy fees	1,357 00
Assessments received	16,806 04
Interest	199 14
Total Income	\$27,601 11
Balance on hand December 31, 1913.....	21,218 51
Total	\$48,819 62

DISBURSEMENTS

Amount of losses paid	\$26,979 46
Expense of adjustment and settlement of losses	208 91
Officers' salaries and fees	3,050 00
Directors' fees and expenses	1,159 17
Printing and stationery	140 93
Postage	80 12
Commissions to agents or directors.....	1,357 00
Returns to policyholders other than loss payments	94
Legal expenses	219 63
Miscellaneous	411 21
Total Disbursements	\$33,607 37
Balance	\$15,212 25

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$5,759 03
Deposits in trust companies and banks <i>on interest</i>	9,453 22
Total Assets	\$15,212 25

LIABILITIES

Gross losses and claims unpaid	\$3,008 17
--------------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	7,255	\$16,666,157
Written or renewed in 1914.....	1,357	3,569,594
Totals	8,612	\$20,235,751
Deduct expirations and cancellations.....	1,386	3,158,365
In force December 31, 1914.....	7,226	\$17,077,386

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty cents and thirty cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$331.95.

Is property classified? Yes.

If so, state kinds of property included in each classification. Property occupied by owners and property occupied by tenants.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$20,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Directors and adjusters.

By whom are losses adjusted? Small losses by local directors; large losses by adjuster.

What is the largest amount insured in any one hazard? \$2,500.

THE MADISON-ONONDAGA MUTUAL FIRE INSURANCE COMPANY

CHITTENANGO, N. Y.

[Commenced business January, 1893]

FRANCIS H. GATES, President

V. W. BULL, Secretary

INCOME

Advance payments (other than policy fees)	\$1,281 45
Policy fees	498 00
Assessments received	14 64
Interest	98 37
Borrowed money	10,795 68
Miscellaneous	26 76
Total Income	\$12,714 90
Balance on hand December 31, 1913.	2,722 48
Total	\$15,437 38

DISBURSEMENTS

Amount of losses paid	\$12,783 31
Expense of adjustment and settlement of losses	133 43
Officers' salaries and fees	805 68
Office expenses, clerk hire, etc.	40 00
Advertising, printing and stationery	104 65
Postage	128 28
Commissions to agents or directors, including \$498 policy fees.	1,334 58
Interest on borrowed money	31 50
Miscellaneous	74 95
Total Disbursements	\$15,436 38
Balance	\$1 00

ASSETS

Cash in office	\$1 00
----------------------	--------

LIABILITIES

Borrowed money unpaid	\$10,795 68
-----------------------------	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	2,232	\$4,859,722
Written or renewed in 1914	498	1,197,170
Totals	2,730	\$6,056,892
Deduct expirations and cancellations	477	1,027,638
In force December 31, 1914	2,253	\$5,029,254

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. \$8.43.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors or agent.

By whom are losses adjusted? Executive committee or directors.

What is the largest amount insured in any one hazard? \$5,000.

MONROE COUNTY PATRONS' FIRE RELIEF ASSOCIATION

HONEYE FALLS. N. Y.

[Commenced business May, 1877]

W. S. BURRITT, President

R. C. PARRISH, Secretary

INCOME

Advance payments (other than policy fees)	\$10,268 56
Policy fees	644 00
Assessments received	12 50
Interest	36 97
Borrowed money	5,000 00
Total Income	\$15,962 03
Balance on hand December 31, 1913	1,470 75
Total	\$17,432 78

DISBURSEMENTS

Amount of losses paid	\$13,008 32
Expense of adjustment and settlement of losses	99 67
Officers' salaries and fees	400 00
Directors' fees and expenses	137 74
Printing and stationery	77 17
Postage	59 24
Policy fees	644 00
Returns to policyholders other than loss payments	464 64
Interest on borrowed money	733 67
Total Disbursements	\$15,624 45
Balance	\$1,808 33

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$265 02
Deposits in trust companies and banks <i>on interest</i>	1,017 23
Uncollected premiums	526 08
Total Assets	\$1,808 33

LIABILITIES

Gross losses and claims unpaid	\$1,120 00
Borrowed money unpaid	19,500 00
Interest accrued on borrowed money	406 46
Total Liabilities	\$21,026 46

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	3, 553	\$8, 858, 977
Written or renewed in 1914.....	805	2, 053, 672
Totals	4, 358	\$10, 912, 649
Deduct expirations and cancellations.....	805	1, 772, 663
In force December 31, 1914.....	3, 553	\$9, 139, 986

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Fifty cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE MONTGOMERY AND FULTON COUNTY

PATRONS FIRE RELIEF ASSOCIATION

CANAJOHARIE, N. Y.

[Commenced business December, 1891]

SHELDON D. SMITH, President

WM. VAN WIE, Secretary

INCOME

Policy fees	\$107 00
Assessments received	10,625 87
Total Income	\$10,732 87
Balance on hand December 31, 1913.....	149 91
Total	\$10,882 78

DISBURSEMENTS

Amount of losses paid	\$7,709 51
Officers' salaries	175 00
Directors' fees and expenses	432 64
Advertising, printing and stationery.....	32 86
Commissions to agents or directors.....	107 00
Borrowed money repaid.....	2,388 76
Total Disbursements	\$10,845 77

Balance\$37 01

ASSETS

Deposits in trust companies and banks *not on interest*.....\$37 01

LIABILITIES

Borrowed money unpaid\$3,108 30

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	556	\$1,360,800
Written or renewed in 1914.....	107	241,487
Totals	663	\$1,602,287
Deduct expirations and cancellations	87	277,747
In force December 31, 1914.....	576	\$1,324,540

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Sixty-five cents.

Is property classified? Yes.

If so, state kinds of property included in each classification. According to relative hazard.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount to be collected.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$7,000.

MUTUAL INSURANCE ASSOCIATION OF NASSAU, SCHODACK AND CHATHAM

SCHODACK CENTER, N. Y.

[Commenced business February, 1855]

M. R. MILLINS, President

WM. T. FINCH, Secretary

INCOME

Advance payments (other than policy fees).....	\$27 70
Policy fees	15 75
Assessments received	7,085 82
Total Income	\$7,129 27
Balance on hand December 31, 1913	707 65
Total	\$7,836 92

DISBURSEMENTS

Amount of losses paid	\$6,203 00
Expense of adjustment and settlement of losses.....	10 00
Directors' fees and expenses	3 00
Office expenses, clerk hire, etc.	3 00
Advertising, printing and stationery	77 15
Postage	6 85
Commissions to agents or directors, including \$12.75 policy fees	19 81
Ex-secretary's salary	168 75
Inspectors	6 00
Total Disbursements	\$6,497 56
Balance	\$1,339 36

ASSETS

Cash in office	\$66 56
Deposits in trust companies and banks <i>not on interest</i>	1,272 80
Total Assets	\$1,339 36

LIABILITIES

Gross losses and claims unpaid including \$734 claims resisted.	\$4,954 45
Secretary	604 82
Directors' fees	78 00
Total Liabilities	\$5,637 27

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	649	\$1,236,373
Written or renewed in 1914.....	17	16,100
Totals	666	\$1,252,473
Deduct expirations and cancellations.....	85	205,900
In force December 31, 1914	581	\$1,046,573

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and general village business.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$34.12.

State amount, if any, of unpaid assessments levied during the year 1914. \$303.55.

Is property classified? Yes.

If so, state kinds of property included in each classification. Four classifications according to hazard.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Flat rate 2, 3 and 4 times flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary or directors.

By whom are losses adjusted? Directors and persons interested.

What is the largest amount insured in any one hazard? \$2,000.

NIAGARA AND ERIE COUNTY FARMERS' PROTECTIVE ASSOCIATION

WENDELVILLE, N. Y.

[Commenced business February, 1889]

JOHN F. BRAUER, President

JACOB BLUM, Secretary

INCOME

Policy fees	\$502 66
Assessments received	8, 288 58
Borrowed money	13, 400 00
Miscellaneous	51 14
Total Income	\$22,242 32
Balance on hand December 31, 1913	2,222 57
Total	\$24,464 89

DISBURSEMENTS

Amount of losses paid	\$7, 662 19
Expense of adjustment and settlement of losses.....	142 50
Officers' salaries and fees	999 00
Office expenses, clerk hire, etc.....	42 50
Advertising, printing and stationery	96 45
Postage	31 14
Commissions to agents, including \$502.60 policy fees.....	875 37
Borrowed money repaid and (\$409) interest thereon.....	13, 809 00
Total Disbursements	\$23,658 15
Balance	\$806 74

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$806 74
--	----------

LIABILITIES

Gross losses and claims unpaid.....	\$4, 846 53
Borrowed money unpaid	5, 000 00
Total Liabilities	\$9,846 53

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1, 390	\$2, 825, 785
Written or renewed in 1914.....	436	828, 460
Totals	1, 826	\$3, 664, 245
Deduct expirations and cancellations	462	855, 725
In force December 31, 1914	1, 364	\$2, 808, 520

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stores, churches, hotels and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$4,018.26.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class one farms, churches and schools. Class two all other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class one flat rate. Class 2 double class one.

For what term are policies written? One and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$500; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount to be collected.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Local agent and in case of large losses assisted by two appraisers.

What is the largest amount insured in any one hazard? \$7,000.

ONEIDA COUNTY GRANGE CO-OPERATIVE FIRE

INSURANCE COMPANY

FLOYD, N. Y.

[Commenced business January, 1914]

W. G. COMSTOCK, President

OLIN B. LAWTON, Secretary

INCOME

Advance payments (other than policy fees).....	\$101 00
Policy fees	234 12
Assessments received	573 81
Borrowed money.	1,460 00
Total Income	<u>\$2,368 93</u>

DISBURSEMENTS

Amount of losses paid	\$1,957 00
Expense of adjustment and settlement of losses.....	1 44
Officers' salaries and fees	151 50
Directors' fees and expenses	14 46
Office expenses, clerk hire, etc.....	39 25
Advertising, printing and stationery	56 70
Postage	3 42
Commissions to agents or directors	101 00
Legal expenses	3 55
Miscellaneous	38 86
Total Disbursements	<u>\$2,367 18</u>

Balance	<u>\$1 75</u>
-------------------	---------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	<u>\$1 75</u>
--	---------------

LIABILITIES

Borrowed money unpaid	<u>\$1,460 00</u>
---------------------------------	-------------------

EXHIBIT OF POLICIES

	Number	Amount
Written or renewed in 1914.....	101	\$232,273
Deduct expirations and cancellations	3	5,965
In force December 31, 1914.....	<u>98</u>	<u>\$226,308</u>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments during 1913. None.

State amount, if any, of unpaid assessments during 1914. \$2.50.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,182.

THE ONONDAGA COUNTY PATRONS FIRE RELIEF ASSOCIATION

SKANEATELES, N. Y.

[Commenced business July, 1883.]

J. H. LANKTON, President

GEORGE M. TALLCOT, Secretary

INCOME

Advance payments (other than policy fees)	\$764 42
Policy fees	220 00
Assessments received	5,046 99
Borrowed money	2,500 00
Miscellaneous	15 00
Total Income	\$8,546 41
Balance on hand December 31, 1913.	520 42
Total	\$9,066 83

DISBURSEMENTS

Amount of losses paid	\$5,409 00
Officers' salaries and fees	400 00
Directors' fees and expenses	387 68
Office expenses, clerk hire, etc.	55 19
Advertising, printing and stationery	110 75
Postage	34 27
Policy fees	220 00
Returns to policyholders other than loss payments.	19 73
Borrowed money repaid and (\$50.20) interest thereon.	1,550 20
Miscellaneous	3 50
Total Disbursements	\$8,190 32
Balance	876 51

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$876 51
--	----------

LIABILITIES

Borrowed money unpaid	\$1,000 00
---------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.	854	\$2,446,903
Written or renewed in 1914.	220	597,845
Totals	1,074	\$3,044,748
Deduct expirations and cancellations	264	456,950
In force December 31, 1914	810	\$2,587,798

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twelve and one-half cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$38.64.

State amount, if any, of unpaid assessments levied during the year 1914. \$63.57.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$5,000.

ONTARIO COUNTY ALLIANCE MUTUAL FIRE

RELIEF ASSOCIATION

CANANDAIGUA, N. Y.

[Commenced business June, 1894]

A. B. WELCH, President

E. W. BURGE, Secretary

INCOME

Advance payments (other than policy fees).....	\$849 31
Policy fees	417 50
Assessments received	9, 845 24
Borrowed money	9, 400 33
Total Income	\$20,512 38
Balance on hand December 31, 1913.....	1,144 92
Total	\$21,657 30

DISBURSEMENTS

Amount of losses paid	\$7, 348 28
Expense of adjustment and settlement of losses.....	194 00
Officers' salaries and fees	902 03
Directors' fees and expenses	842 92
Office expenses, clerk hire, etc.....	109 44
Advertising, printing and stationery	68 25
Postage	93 32
Commissions to agents or directors, including \$417.50 policy fees	436 50
Borrowed money repaid and (\$568) interest thereon.....	11, 074 66
Miscellaneous	36 64
Total Disbursements	\$21,106 04
Balance	\$551 26

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$551 26
--	----------

LIABILITIES

Borrowed money unpaid	\$6, 857 43
Interest due and accrued on borrowed money	405 26
Total Liabilities	\$7,262 69

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2, 335	\$2, 950, 825
Written or renewed in 1914.....	385	706, 558
Totals	2, 720	\$3, 657, 383
Deduct expirations and cancellations.....	352	661, 748
In force December 31, 1914.....	2, 368	\$2, 995, 635

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools and churches and mercantile property.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents and \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Seven and one-seventh cents and fourteen and two-sevenths cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Forty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$302.03.

State amount, if any, of unpaid assessments levied during the year 1914. \$3,780.47.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class one, dwellings. Class two, farm property and some mercantile risks. Class three, mercantile risks more hazardous.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class two, flat rate. Class one, one-half class two. Class three, double class two.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$1,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Directors or agents.

By whom are losses adjusted? Committee appointed by president.

What is the largest amount insured in any one hazard? \$4,000.

ONTARIO COUNTY PATRONS' FIRE RELIEF ASSOCIATION

CANANDAIGUA, N. Y.

[Commenced business July, 1877]

JOHN B. HALL, President

ELMER LUCAS, Secretary

INCOME

Advance payments (other than policy fees)	\$1, 355 79
Policy fees	462 00
Assessments received	14, 616 65
Borrowed money	2, 800 00
Total Income	\$19,234 44
Balance on hand December 31, 1913	28 80
Total	\$19,263 24

DISBURSEMENTS

Amount of losses paid	\$13, 552 65
Expense of adjustment and settlement of losses	533 16
Officers' salaries and fees	700 00
Directors' fees and expenses	166 50
Office expenses, clerk hire, etc	14 97
Advertising, printing and stationery	32 65
Postage	124 40
Commissions to agents or directors	653 50
Returns to policyholders other than loss payments	45 30
Borrowed money repaid and (\$35.00) interest thereon	2, 835 00
Miscellaneous	76 79
Total Disbursements	\$18,734 92
Balance	528 32

ASSETS

Cash in office	\$528 32
--------------------------	----------

LIABILITIES

Gross losses and claims unpaid	\$1, 500 00
--	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	1, 489	\$4, 741, 785
Written or renewed in 1914	383	1, 355, 750
Totals	1, 872	\$6, 097, 535
Deduct expirations and cancellations	261	868, 985
In force December 31, 1914	1, 611	\$5, 228, 550

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$2.70.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$6,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$7,000.

THE ORLEANS COUNTY FARMERS' MUTUAL INSURANCE COMPANY

ALBION, N. Y.

[Commenced business March, 1881]

MYRON L. PARKER, President

GEO. H. ROLFFE, Secretary

INCOME

Policy fees	\$1,458 00
Assessments received	26,030 91
Borrowed money	33,500 00
Miscellaneous	121 37

Total Income	\$61,110 28
Balance on hand December 31, 1913	3,610 58

Total	\$64,720 86
--------------------	--------------------

DISBURSEMENTS

Amount of losses paid	\$25,832 88
Expense of adjustment and settlement of losses.....	413 58
Officers' salaries and fees.....	1,143 64
Directors' fees and expenses.....	262 32
Printing and stationery.....	90 44
Postage	210 08
Commissions to agents or directors, including \$1,458 policy fees	2,238 89
Borrowed money repaid and (\$700) interest thereon.....	25,700 00
Legal expenses	25 00
Miscellaneous	239 23

Total Disbursements	\$56,156 06
----------------------------------	--------------------

Balance	\$8,564 80
----------------------	-------------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$8,564 80
--	------------

LIABILITIES

Gross losses and claims unpaid	\$10,078 50
Borrowed money unpaid	8,500 00
Interest due and accrued on borrowed money.....	25 20

Total Liabilities	\$18,603 70
--------------------------------	--------------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	4,419	\$10,193,822
Written or renewed in 1914.....	972	2,355,361
Totals	5,391	\$12,549,183
Deduct expirations and cancellations.....	795	2,294,948
In force December 31, 1914	4,596	\$10,254,235

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$42.69.

State amount, if any, of unpaid assessments levied during the year 1914. \$151.42.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount to be collected.

Are risks inspected? Yes. If so, by whom? Adjusters and director.

By whom are losses adjusted? Adjusters and local director.

What is the largest amount insured in any one hazard? \$5,000.

OTSEGO COUNTY FARMERS' CO-OPERATIVE FIRE INSURANCE COMPANY

COOPERSTOWN, N. Y.

[Commenced business May, 1886]

A. C. SHIPMAN, President

F. B. SHIPMAN, Secretary

INCOME

Policy fees	\$2,202 00
Assessments received	11,770 29
Borrowed money	9,500 00

Total Income	\$23,472 29
Balance on hand December 31, 1913.....	881 36

Total	\$24,353 65
--------------------	--------------------

DISBURSEMENTS

Amount of losses paid.....	\$9,434 31
Expense of adjustment and settlement of losses.....	104 24
Officers' salaries and fees.....	2,000 00
Directors' fees and expenses.....	27 00
Office expenses, clerk hire, etc.....	229 21
Advertising, printing and stationery.....	95 15
Postage	131 00
Policy fees	1,651 50
Returns to policyholders other than loss payments.....	18 00
Borrowed money repaid and (\$288.27) interest thereon.....	9,788 27
Miscellaneous	88 25

Total Disbursements	\$23,566 93
----------------------------------	--------------------

Balance	\$786 72
----------------------	-----------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$786 72
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	3,301	\$5,067,300
Written or renewed in 1914.....	1,220	1,871,650
Totals	4,521	\$6,938,950
Deduct expirations and cancellations.....	1,282	1,933,350
In force December 31, 1914.....	3,239	\$5,005,600

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-four cents.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914.
\$347.87.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Soliciting agents, president and secretary.

By whom are losses adjusted? President or secretary.

What is the largest amount insured in any one hazard? \$2,000.

OTSEGO COUNTY PATRONS CO-OPERATIVE FIRE
RELIEF ASSOCIATION

ELK CREEK, N. Y.

[Commenced business May, 1913]

GEORGE CHAMBERLAIN, President

IRA D. TIPPLE, Secretary

INCOME

Advance payments (other than policy fees)	\$193 35
Policy fees	202 00
Assessments received	1,727 86
Total Income	\$2,123 21

DISBURSEMENTS

Amount of losses paid	\$952 60
Expense of adjustment and settlement of losses	42 28
Officers' salaries and fees	111 10
Advertising, printing and stationery	4 00
Postage	19 48
Commissions to agents or directors	202 00
Borrowed money repaid and (\$13.53) interest thereon	263 53
Legal expenses	63 00
Telephone	1 30
Total Disbursements	\$1,659 29

Balance	\$463 92
----------------------	-----------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$463 92
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	406	\$719,496
Written or renewed in 1914	202	375,522
Totals	608	\$1,095,018
Deduct expirations and cancellations	60	87,790
In force December 31, 1914	548	\$1,007,228

GENERAL INTERROGATORIES

Name the kinds of property insured, Farm property.
What policy or survey fee does policyholder pay at issuance of policy? \$1.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.
What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.
State amount, if any, of unpaid assessments levied during the year 1913.
None.

State ~~amount~~ amount, if any, of unpaid assessments levied during the year 1914. \$81.18.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Adjusters.

What is the largest amount insured in any one hazard? \$6,000.

THE PATRONS' CO-OPERATIVE FIRE RELIEF ASSO-

CIATION OF STEUBEN AND LIVINGSTON

COUNTIES, NEW YORK

SAVONA, N. Y.

[Commenced business September, 1877]

JAMES M. KELLEY, President

ISAAC JOHNSTON, Secretary

INCOME

Policy fees	\$901 50
Assessments received	16,377 64
Total Income	\$17,279 14
Balance on hand December 31, 1913.....	2,331 27
Total	\$19,610 41

DISBURSEMENTS

Amount of losses paid	\$16,158 83
Officers' salaries and fees	510 00
Directors' fees and expenses	872 29
Advertising, printing and stationery	37 00
Postage	71 40
Telephone	15 00
Miscellaneous	17 00
Total Disbursements	\$17,681 52
Balance	\$1,928 89

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,928 89
--	------------

LIABILITIES

Gross losses and claims unpaid.....	\$4,475 77
-------------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,990	\$4,417,920
Written or renewed in 1914.....	601	1,512,500
Totals	2,591	\$5,930,420
Deduct expirations and cancellations	581	1,166,900
In force December 31, 1914.....	2,010	\$4,763,520

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.
What policy or survey fee does policyholder pay at issuance of policy?
\$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-seven and three-tenths cents.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

THE PATRONS' FIRE RELIEF ASSOCIATION OF MADISON COUNTY

NELSON, N. Y.

[Commenced business November, 1890]

HORACE K. SMITH, President

EDWARD S. SMITH, Secretary

INCOME

Advance payments (other than policy fees)	\$197 27
Policy fees	113 00
Assessments received	1,080 39
Total Income	\$1,390 66
Balance on hand December 31, 1913	497 66
Total	\$1,888 32

DISBURSEMENTS

Amount of losses paid	\$510 00
Officers' salaries and fees	145 00
Directors' fees and expenses	82 69
Advertising, printing, postage and stationery.....	17 70
Commissions to agents or directors	113 00
Total Disbursements	\$868 39
Balance	\$1,019 93

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,019 93
--	------------

LIABILITIES

Gross losses and claims unpaid	\$1,400 00
Borrowed money unpaid	500 00
Interest due and accrued on borrowed money.....	32 50
Total Liabilities	\$1,932 50

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	432	\$962,614
Written or renewed in 1914.....	92	197,270
Totals	524	\$1,159,884
Deduct expirations and cancellations	72	149,095
In force December 31, 1914	452	\$1,010,789

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2 on new policies; \$1 on renewals.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twelve and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$596.78.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Two or more directors.

What is the largest amount insured in any one hazard? \$8,000.

PATRONS FIRE RELIEF ASSOCIATION OF SENECA
COUNTY

LODI, N. Y.

[Commenced business February, 1877]

C. W. COSAD, President

GEO. H. MUNDY, Secretary

INCOME	
Advance payments (other than policy fees).....	\$1,353 23
Policy fees	461 00
Assessments received	10,800 88
Total Income	\$12,615 11
Balance on hand December 31, 1913.....	6,583 36
Total	\$19,198 47

DISBURSEMENTS	
Amount of losses paid	\$16,628 67
Expense of adjustment and settlement of losses.....	141 23
Officers' salaries and fees	535 00
Directors' fees and expenses.....	449 49
Advertising, printing and stationery	74 23
Postage	90 25
Commissions to agents or directors	461 00
Interest	73 22
Legal expenses	5 00
Miscellaneous	25 46
Total Disbursements	\$18,483 55
Balance	\$714 92

ASSETS	
Deposits in trust companies and banks <i>not on interest</i>	\$714 92

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1913.....	1,698	\$4,227,586
Written or renewed in 1914.....	461	1,139,675
Totals	2,159	\$5,367,261
Deduct expirations and cancellations	369	875,546
In force December 31, 1914.....	1,790	\$4,491,715

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten, 11 1/9, 12 1/2 and 14 2/7 cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-two and nine-tenths cents on first class.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Classified according to occupancy and proximity to other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Various rates.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE PATRONS OF HUSBANDRY CO-OPERATIVE
FIRE RELIEF ASSOCIATION OF THE COUNTY
OF HERKIMER, STATE OF NEW YORK

HERKIMER, N. Y.

[Commenced business August, 1889]

R. H. SMITH, President E. G. VAN HOUSEN, Secretary

INCOME

Advance payments (other than policy fees)	\$1,856 62
Policy fees	306 00
Assessments received	86 43
Foreclosed houses	32 71
Total Income	\$2,281 76
Balance on hand December 31, 1913.....	6,576 92
Total	\$8,858 68

DISBURSEMENTS

Amount of losses paid.....	\$4,863 30
Expense of adjustment and settlement of losses.....	55 75
Officers' salaries and fees.....	907 10
Office expenses, clerk hire, rent, etc.....	28 25
Advertising, printing and stationery.....	77 74
Postage	18 12
Commissions to agents or directors, including \$306 policy fees.	612 00
Returns to policyholders other than loss payments.....	171 20
Legal expenses	15 00
Miscellaneous	22 33
Total Disbursements	\$6,770 79
Balance	\$2,087 89

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$2,087 89
--	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,478	\$4,527,742 38
Written or renewed in 1914.....	306	914,641 00
Totals	1,784	\$5,442,383 38
Deduct expirations and cancellations.....	314	839,783 00
In force December 31, 1914.....	1,470	\$4,602,600 38

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 14 2/7, 16 2/3, 20 and 50 cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes. If so, state kinds of property included in each classification. Four classes, according to material of building and proximity to other risks.

Does corporation use different rates in making assessments on classified property? No.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000; secretary, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Local director sometimes assisted by nearest director.

What is the largest amount insured in any one hazard? \$7,000.

THE PATRONS OF INDUSTRY FIRE INSURANCE

COMPANY OF CORTLAND COUNTY, N. Y.

CORTLAND, N. Y.

[Commenced business October, 1901]

H. J. REED, President

A. J. SEARS, Secretary

INCOME

Advance payments (other than policy fees)	\$231 78
Policy fees	181 25
Assessments received	2,113 22
Borrowed money	850 00
Total Income	\$3,376 25
Balance on hand December 31, 1913.....	822 59
Total	\$4,198 84

DISBURSEMENTS

Amount of losses paid.....	\$1,175 00
Expense of adjustment and settlement of losses.....	34 00
Officers' salaries and fees.....	75 00
Directors' fees and expenses.....	40 68
Advertising, printing and stationery.....	16 75
Postage	12 62
Policy fees	181 25
Borrowed money repaid and (\$99.87) interest thereon.....	1,499 87
Miscellaneous	60 50
Total Disbursements	\$3,095 67
Balance	\$1,103 17

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,103 17
--	------------

LIABILITIES

Gross losses and claims unpaid.....	\$1,150 00
-------------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	572	\$816,485
Written or renewed in 1914.....	145	231,785
Totals	717	\$1,048,270
Deduct expirations and cancellations.....	51	157,807
In force December 31, 1914.....	666	\$890,463

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and some city property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.25.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$101.15.

Is property classified? Yes. If so, state kinds of property included in each classification. Class 1, farm property and city property 40 feet from other buildings; Class 2, schools and buildings less than 40 feet from other buildings.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. Class 2 double Class 1.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$2,000.

PATRONS OF INDUSTRY FIRE INSURANCE COM-
PANY OF ONONDAGA AND OSWEGO
COUNTIES, NEW YORK

PARISH, N. Y.

[Commenced business January, 1900]

G. H. ROGERS, President

EMMETT LEWIS, Secretary

INCOME

Advance payments (other than policy fees).....	\$136 61
Policy fees	95 00
Assessments received	1,487 00
Borrowed money	1,100 04
Miscellaneous	68 85
Total Income	\$2,887 50
Balance on hand December 31, 1913.....	22 85
Total	\$2,910 35

DISBURSEMENTS

Amount of losses paid.....	\$1,122 75
Expense of adjustment and settlement of losses.....	30 30
Directors' fees and expenses.....	389 98
Office expenses, clerk hire, etc.....	15 00
Advertising, printing and stationery.....	19 80
Postage	14 79
Commissions to agents or directors.....	95 00
Returns to policyholders other than loss payments.....	92
Borrowed money repaid and (\$110 60) interest thereon.....	810 60
Legal expenses	400 00
Total Disbursements	\$2,899 14
Balance	\$11 21

ASSETS

Cash in office.....	\$11 21
---------------------	---------

LIABILITIES

Gross losses and claims unpaid.....	\$250 00
Borrowed money unpaid.....	2,350 00
Total Liabilities	\$2,600 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	406	\$495,902
Written or renewed in 1914.....	95	125,625
Totals	501	\$621,527
Deduct expirations and cancellations.....	128	136,812
In force December 31, 1914.....	373	\$484,715

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten and fifteen cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents in Class 1, forty-five cents in Class 2.

State amount, if any, of unpaid assessments levied during the year 1914. \$37.62.

Is property classified? Yes. If so, state kinds of property included in each classification. Class 1, farm property and water-protected property; Class 2, churches, schools and halls within 100 feet of other property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, 1½ times first class.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$7,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$400.

Are risks inspected? Yes. If so, by whom? Inspector.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$3,600.

RENSSELAER COUNTY MUTUAL FIRE INSURANCE COMPANY

SAND LAKE, N. Y.

[Commenced business April, 1878]

ELMER E. REICHARD, President

H. BURTON CARR, Secretary

INCOME

Advance payments (other than policy fees)	\$1,809 64
Policy fees	1,968 00
Assessments received	32,450 09
Interest	102 15
Borrowed money	15,800 00
Miscellaneous	128 90
Total Income	\$52,258 78
Balance on hand December 31, 1913.....	721 39
Total	\$52,980 17

DISBURSEMENTS

Amount of losses paid.....	\$40,554 08
Expense of adjustment and settlement of losses.....	581 52
Officers' salaries and fees.....	1,200 00
Directors' fees and expenses.....	417 32
Office expenses, clerk hire, etc.....	562 09
Advertising, printing and stationery.....	194 45
Postage	140 83
Policy fees	1,968 00
Returns to policyholders other than loss payments.....	3 13
Borrowed money repaid and (\$681.84) interest thereon.....	7,081 84
Miscellaneous	32 32
Total Disbursements	\$52,735 58
Balance	\$244 59

ASSETS

Cash in office	\$110 75
Deposits in trust companies and banks <i>not on interest</i>	133 84
Total Assets	\$244 59

LIABILITIES

Gross losses and claims unpaid, including \$1,050 claims re- sisted	\$1,050 00
Borrowed money unpaid.....	12,400 00
Total Liabilities	\$13,450 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	5,760	\$8,473,950
Written or renewed in 1914.....	1,312	1,828,115
Totals	7,072	\$10,302,065
Deduct expirations and cancellations.....	1,132	1,455,600
In force December 31, 1914.....	5,940	\$8,846,465

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools, churches, mercantile risks and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-eight cents on first class property.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$270.33.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, churches and dwellings and contents; class 1½, farm outbuildings and contents; class 2, school buildings; class 3, mercantile risks; class 4, blacksmiths, gristmills and hotels.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, flat rate; class 1½, 1½ times class 1; class 2, double class 1; class 3, three times class 1; class 4, four times class 1.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent or director.

By whom are losses adjusted? Company's adjuster.

What is the largest amount insured in any one hazard? \$3,500.

THE ST. LAWRENCE COUNTY FARMERS' INSURANCE COMPANY

OGDENSBURG, N. Y.

[Commenced business July, 1886]

LOTT HALL, President

N. WELLS, Secretary

INCOME

Policy fees	\$2,017 00
Assessments received	46,498 18
Borrowed money	28,850 00

Total Income	\$77,365 18
Balance on hand December 31, 1913	16 89

Total	\$77,382 07
--------------------	--------------------

DISBURSEMENTS

Amount of losses paid	\$26,443 89
Expense of adjustment and settlement of losses.....	617 66
Officers' salaries and fees	1,551 68
Office expenses, clerk hire, etc.....	1,750 00
Advertising, printing and stationery.....	200 00
Postage	600 00
Policy fees	2,017 00
Borrowed money repaid and (\$1,393.79) interest thereon.....	44,118 79
Miscellaneous	31 75

Total Disbursements	\$77,330 77
----------------------------------	--------------------

Balance	\$51 30
----------------------	----------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$51 30
--	---------

LIABILITIES

Gross losses and claims unpaid.....	\$600 00
Borrowed money unpaid	27,850 00
Interest due and accrued on borrowed money.....	256 63

Total Liabilities	\$28,706 63
--------------------------------	--------------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	5,911	\$11,565.623
Written or renewed in 1914.....	2,017	3,832.300
Totals	7,928	\$15,397.923
Deduct expirations and cancellations	2,144	3,794.822
In force December 31, 1914	5,784	\$11,603.101

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Forty and nine-tenths cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$83.29.

State amount, if any, of unpaid assessments levied during the year 1914. \$365.02.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent or director.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$7,000.

ST. LAWRENCE COUNTY PATRONS' FIRE RELIEF

ASSOCIATION

BRUSHTON, N. Y.

[Commenced business February, 1902]

S. N. BROWNING, President

E. B. DANA, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,602 98
Policy fees	922 00
Assessments received	30,636 69
Interest	32 12
Borrowed money	23,477 37
Total Income	\$57,671 16
Balance on hand December 31, 1913.....	937 39
Total	\$58,608 55

DISBURSEMENTS

Amount of losses paid	\$27,792 75
Expense of adjustment and settlement of losses.....	614 86
Officers' salaries and fees	1,654 54
Directors' fees and expenses	926 58
Office expenses, clerk hire, etc.....	9 18
Advertising, printing and stationery	129 22
Postage	308 94
Commissions to agents or directors, including policy fees.....	922 00
Returns to policyholders other than loss payments.....	26 22
Borrowed money repaid and (\$497.48) interest thereon.....	25,479 85
Legal expenses	10 08
Miscellaneous	76 30
Income tax	269 72
Executive committee meetings	148 25
Total Disbursements	\$58,368 49
Balance	\$240 06

ASSETS

Cash in office	\$240 06
----------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	5,323	\$12,686.006
Written or renewed in 1914	922	2,542,775
Totals	6,245	\$15,228,781
Deduct expirations and cancellations.....	1,074	2,666,224
In force December 31, 1914.....	5,171	\$12,562,557

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-two and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$219.59.

State amount, if any, of unpaid assessments levied during the year 1914. \$5,203.99.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Large losses by secretary and two directors.

What is the largest amount insured in any one hazard? \$7,000.

SARATOGA COUNTY MUTUAL FIRE INSURANCE

COMPANY

SARATOGA SPRINGS, N. Y.

[Commenced business October, 1859]

C. P. BRIGHTMAN, President

M. B. WILBUR, Secretary

INCOME

Advance payments (other than policy fees)	\$831 06
Assessments received	5,029 01
Borrowed money	1,050 00
Total Income	\$6,910 07
Balance on hand December 31, 1913	97 11
Total	\$7,007 18

DISBURSEMENTS

Amount of losses paid	\$5,274 30
Expense of adjustment and settlement of losses.....	35 27
Officers' salaries and fees	468 01
Directors' fees and expenses.....	61 36
Advertising, printing and stationery.....	34 95
Postage	40 69
Commissions to agents or directors, including \$58.60 policy fees	319 77
Legal expenses	45 80
Miscellaneous	30 77
Total Disbursements	\$6,310 92
Balance	\$696 26

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$696 26
--	----------

LIABILITIES

Gross losses and claims unpaid.....	\$2,000 00
Borrowed money unpaid	1,050 00
Interest due and accrued on borrowed money.....	63 00
Total Liabilities	\$3,113 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,037	\$1,462,819
Written or renewed in 1914.....	234	338,925
Totals	1,271	\$1,801,744
Deduct expirations and cancellations.....	228	291,275
In force December 31, 1914	1,043	\$1,510,469

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$31.48.

State amount, if any, of unpaid assessments levied during the year 1914. \$21.46.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$4,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$250.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? President or secretary and one director.

What is the largest amount insured in any one hazard? \$6,000.

SAUQUOIT VALLEY FARMERS' ASSOCIATION

SAUQUOIT, N. Y.

[Commenced business February, 1878]

M. L. COMSTOCK, President

JOHN D. C. MILLER, Secretary

INCOME

Advance payments (other than policy fees).....	\$998 71
Policy fees	433 00
Assessments received	8,018 84
Interest	26 05
Borrowed money	500 00

Total Income	\$9,976 60
Balance on hand December 31, 1913.....	1,976 47
Total	\$11,953 07

DISBURSEMENTS

Amount of losses paid	\$9,912 02
Officers' salaries and fees	1,200 00
Directors' fees and expenses.....	127 25
Office expenses, clerk hire, etc.....	4 70
Advertising, printing and stationery.....	45 30
Postage	59 00
Borrowed money repaid and (\$15) interest thereon.....	515 00
Legal expenses	3 00
Miscellaneous	3 00

Total Disbursements	\$11,269 27
Balance	\$83 80

ASSETS

Cash in office	\$83 80
----------------------	---------

LIABILITIES

Gross losses and claims unpaid.....	\$3,558 00
-------------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,697	\$3,988.624
Written or renewed in 1914.....	433	1,044.300
Totals	2,130	\$5,032.924
Deduct expirations and cancellations.....	416	982.930
In force December 31, 1914	1,714	\$4,049.994

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Three directors.

What is the largest amount insured in any one hazard? \$5,000.

THE SCHOHARIE AND SCHENECTADY COUNTIES
FARMERS' MUTUAL FIRE INSURANCE
ASSOCIATION

ESPERANCE, N. Y.

[Commenced business 1868]

CHAS. BAUMES, President

JOHN P. VAN VECHTEN, Secretary

INCOME

Policy fees	\$1,900 00
Assessments received	13,578 59
Borrowed money	11,953 85
Total Income	\$27,432 44
Balance on hand December 31, 1913.....	368 23
Total	\$27,800 67

DISBURSEMENTS

Amount of losses paid.....	\$10,753 85
Expense of adjustment and settlement of losses.....	250 00
Officers' salaries and fees.....	1,700 00
Directors' fees and expenses.....	465 00
Office expenses, clerk hire, etc.....	60 00
Advertising, printing and stationery.....	140 00
Postage.....	75 00
Commissions to agents or directors.....	1,900 00
Returns to policyholders other than loss payments.....	1 03
Borrowed money repaid and (\$456.85) interest thereon.....	12,410 85
Total Disbursements	\$27,755 73
Balance	\$44 94

ASSETS

Cash in office.....	\$44 94
---------------------	---------

LIABILITIES

Gross losses and claims unpaid.....	\$4,646 45
Borrowed money unpaid.....	7,636 25
Interest due and accrued on borrowed money (estimated)....	300 00
All other debts.....	1,460 45
Total Liabilities	\$14,043 15

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	4,348	\$7,515,290
Written or renewed in 1914.....	1,021	1,744,540
Totals	5,369	\$9,259,830
Deduct expirations and cancellations.....	1,010	1,617,553
In force December 31, 1914.....	4,359	\$7,642,277

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Eighteen and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$139.04.

State amount, if any, of unpaid assessments levied during the year 1914. \$67.12.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors and agents.

By whom are losses adjusted? Secretary or director appointed by him.

What is the largest amount insured in any one hazard? \$7,000.

THE TIOGA COUNTY PATRONS FIRE RELIEF
ASSOCIATION

SPENCER, N. Y.

[Commenced business October, 1877]

E. G. KETCHAM, President

L. W. HULL, Secretary

INCOME

Advance payments (other than policy fees).....	\$952 84
Policy fees	419 84
Assessments received	13,145 47
Total Income	\$14,518 15
Balance on hand December 31, 1913.....	2,441 55
Total	\$16,959 70

DISBURSEMENTS

Amount of losses paid.....	\$11,640 82
Expense of adjustment and settlement of losses.....	456 38
Officers' salaries and fees.....	415 65
Directors' fees and expenses.....	34 61
Office expenses, clerk hire, etc.....	52 43
Advertising, printing and stationery.....	47 50
Postage.....	74 02
Commissions to agents or directors, including \$419.84 policy fees.....	952 84
Interest on borrowed money.....	220 00
Legal expenses	1 35
Miscellaneous	12 18
Total Disbursements	\$13,907 78

Balance	\$3,051 92
---------------	------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$3,051 92
--	------------

LIABILITIES

Gross losses and claims unpaid including \$500 claims resisted.	\$3,891 17
Borrowed money unpaid.....	6,000 00
Total Liabilities	\$9,891 17

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	2,760	\$4,616,917
Written or renewed in 1914.....	533	920,560
Totals	3,293	\$5,537,477
Deduct expirations and cancellations.....	518	791,577
In force December 31, 1914.....	2,775	\$4,745,900

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$450.89.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500 to \$2,000.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$6,630.

THE TOMPKINS, SCHUYLER AND TIOGA COUNTIES PATRONS' FIRE RELIEF ASSOCIATION

NEWFIELD, N. Y.

[Commenced business August, 1876]

F. W. CARMAN, President

J. C. THOMPSON, Secretary

INCOME

Advance payments (other than policy fees)	\$1,002 47
Policy fees	375 87
Assessments received	10,390 07
Borrowed money	8,140 00
Total Income	\$19,908 41
Balance on hand December 31, 1913	1,743 34
Total	\$21,651 75

DISBURSEMENTS

Amount of losses paid	\$9,918 12
Expense of adjustment and settlement of losses	70 00
Officers' salaries and fees	744 20
Directors' fees and expenses	682 96
Advertising, printing and stationery	40 03
Postage	20 19
Policy fees	375 87
Returns to policyholders other than loss payments	9 85
Borrowed money repaid and (\$327.40) interest thereon	8,467 40
Legal expenses	4 00
Miscellaneous	22 88
Total Disbursements	\$20,355 50
Balance	\$1,296 25

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,296 25
--	------------

LIABILITIES

Gross losses and claims unpaid	\$2,000 00
--------------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	1,845	\$3,780,793
Written or renewed in 1914	425	951,343
Totals	2,270	\$4,732,136
Deduct expirations and cancellations	313	624,082
In force December 31, 1914	1,957	\$4,108,054

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten, 11 1/9 and 12 1/2 cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-seven and one-half cents in Class 1.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$68.58.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, farm property 50 feet from other risks. Class 2, farm property 40 feet from other risks. Class 3, farm property 25 feet from other risks.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, flat rate. Class 2, 1 1/9 times flat rate. Class 3, 1 1/4 times flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$1,000.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee of directors.

What is the largest amount insured in any one hazard? \$5,000.

THE WESTCHESTER AND PUTNAM PATRONS

FIRE RELIEF ASSOCIATION

PUTNAM VALLEY, N. Y.

[Commenced business February, 1900]

WILLIS A. GANONG, President

WILLIAM M. BARGER, JR., Secretary

INCOME

Advance payments (other than policy fees).....	\$137 84
Policy fees	51 00
Assessments received	1,002 89
Borrowed money	690 07
Total Income	\$1,881 80
Balance on hand December 31, 1913.....	57 54
Total	\$1,939 34

DISBURSEMENTS

Amount of losses paid	\$485 00
Expense of adjustment and settlement of losses.....	14 00
Officers' salaries and fees	100 00
Advertising, printing and stationery	10 70
Postage	9 30
Policy fees	51 00
Borrowed money repaid and (\$11.93) interest thereon.....	702 50
Miscellaneous	25 00
Total Disbursements	\$1,397 50
Balance	\$541 84

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$541 84
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	178	\$420, 428
Written or renewed in 1914.....	51	139, 970
Totals	229	\$560, 398
Deduct expirations and cancellations	54	135, 395
In force December 31, 1914.....	175	\$425, 003

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.
What policy or survey fee does policyholder pay at issuance of policy?
\$1.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$39.69.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$3,000.

WESTMORELAND CO-OPERATIVE INSURANCE ASSOCIATION

WESTMORELAND, N. Y.

[Commenced business April, 1881]

H. H. TYLER, President

W. H. STOREY, Secretary

INCOME

Advance payments (other than policy fees)	\$669 58
Policy fees	302 00
Assessments received	6,324 02
Interest	30 00
Miscellaneous	74 49
Total Income	\$7,400 09
Balance on hand December 31, 1913	3,203 45
Total	\$10,603 54

DISBURSEMENTS

Amount of losses paid	\$3,557 39
Expense of adjustment and settlement of losses	17 80
Officers' salaries and fees	1,063 24
Directors' fees and expenses	55 80
Office expenses, clerk hire, etc.	35 50
Advertising, printing and stationery	33 48
Postage	84 50
Miscellaneous	27 53
Total Disbursements	\$4,875 24
Balance	\$5,728 30

ASSETS

Cash in office	\$64 88
Deposits in trust companies and banks <i>not on interest</i>	663 42
Deposits in trust companies and banks <i>on interest</i>	5,000 00
Total Assets	\$5,728 30

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	1,583	\$3,152,088
Written or renewed in 1914	302	669,300
Totals	1,885	\$3,821,388
Deduct expirations and cancellations	305	630,814
In force December 31, 1914	1,580	\$3,190,574

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Secretary and directors.

What is the largest amount insured in any one hazard? \$5,000.

TOWN ASSESSMENT CORPORATIONS

THE AMHERST AND CLARENCE CO-OPERATIVE INSURANCE ASSOCIATION

SWORMVILLE, N. Y.

[Commenced business September, 1892]

F. J. BEITER, President

H. A. SECRIST, Secretary

INCOME

Advance payments (other than policy fees)	\$176 95
Policy fees	69 00
Assessments received	1 96
Interest	157 12
Total Income	\$405 03
Balance on hand December 31, 1913	4,552 91
Total	\$4,957 94

DISBURSEMENTS

Amount of losses paid	\$31 76
Expense of adjustment and settlement of losses	27 50
Officers' salaries and fees	475 00
Directors' fees and expenses	177 00
Office expenses, clerk hire, etc.	8 45
Advertising, printing and stationery	28 56
Postage	61 47
Commissions to agents or directors, including \$69 policy fees ..	201 75
Returns to policyholders other than loss payments	134 18
Miscellaneous	30 60
Total Disbursements	\$1,176 27
Balance	\$3,781 67

ASSETS

Cash in office	\$24 88
Deposits in trust companies and banks <i>not on interest</i>	94 09
Deposits in trust companies and banks <i>on interest</i>	3,662 70
Total Assets	\$3,781 67

LIABILITIES

Gross losses and claims unpaid, including \$16 claims resisted ..	\$16 00
---	---------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	852	\$2,128,042 00
Written or renewed in 1914	195	473,015 00
Totals	1,047	\$2,601,057 00
Deduct expirations and cancellations	175	380,582 00
In force December 31, 1914	872	\$2,220,475 00

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1, which is paid by new members only.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$200; treasurer, \$6,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? By company's agents.

By whom are losses adjusted? By company's appraisers.

What is the largest amount insured in any one hazard? \$7,000.

ANDES MUTUAL FIRE INSURANCE COMPANY

ANDES, N. Y.

[Commenced business 1880]

O. D. SMITH, President

WM. C. LAING, Secretary

INCOME

Advance payments (other than policy fees)	\$210 38
Assessments received	1,740 41
Total Income	\$1,950 79
Balance on hand December 31, 1913	401 66
Total	\$2,352 45

DISBURSEMENTS

Amount of losses paid	\$1,608 67
Expense of adjustment and settlement of losses	16 00
Officers' salaries and fees	75 00
Office expenses, clerk hire, etc.	5 00
Advertising, printing and assessment book	24 33
Postage and stationery	10 00
Commissions to agents or directors, including \$126 policy fees.	126 00
Returns to policyholders other than loss payments	7 67
Miscellaneous	7 61
Total Disbursements	\$1,880 28
Balance	\$472 17

ASSETS

Cash in office	\$130 91
Deposits in trust companies and banks <i>not on interest</i>	341 26
Total Assets	\$472 17

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	429	\$680,445
Written or renewed in 1914	128	191,750
Totals	557	\$872,195
Deduct expirations and cancellations	133	183,695
In force December 31, 1914	424	\$688,500

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One dollar on policies of \$1,000 or less, and 10 cents per \$100 of insurance above \$1,000.

What was the rate per \$100 of insurance of any assessment levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$1,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$3,000.

ARGYLE CO-OPERATIVE FIRE INSURANCE COMPANY OF THE TOWN OF ARGYLE

ARGYLE, N. Y.

[Commenced business October, 1879]

JOHN B. CONWAY, President BENJAMIN CARSWELL, Secretary

INCOME

Policy fees	\$224 00
Borrowed money	20 00
Miscellaneous	60 92
Total Income	\$304 92
Balance on hand December 31, 1913.....	40 54
Total	\$345 46

DISBURSEMENTS

Amount of losses paid	\$40 00
Advertising, printing and stationery	5 25
Postage	2 16
Commissions to agents or directors, including \$168 policy fees.	168 00
Borrowed money repaid and (\$0.37) interest thereon.....	20 37
Miscellaneous	24 11
Total Disbursements	\$259 89
Balance	\$85 57

ASSETS

Cash in office	\$61 22
Deposits in trust companies and banks <i>not on interest</i>	24 35
Total Assets	\$85 57

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	376	\$750,222
Written or renewed in 1914.....	112	237,624
Totals	488	\$987,846
Deduct expirations and cancellations.....	110	228,908
In force December 31, 1914.....	378	\$758,938

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached village dwellings, schools and cheese factories.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, buildings with slate or metal roofs; second class, buildings with shingle roofs

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, $\frac{7}{8}$ of second class. Second class, flat rate.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$5,900.

THE ASHFORD MUTUAL FIRE INSURANCE

COMPANY

WEST VALLEY, N. Y.

[Commenced business February, 1877]

E. R. KLEIN, President

E. J. GIBBIN, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,675 00
Policy fees	115 00
Assessments received	8,091 42
Borrowed money	3,200 00
Miscellaneous	15 50
Total Income	\$13,096 92
Balance on hand December 31, 1913.....	664 92
Total	\$13,761 84

DISBURSEMENTS

Amount of losses paid	\$5,680 81
Expense of adjustment and settlement of losses.....	130 50
Advertising, printing and stationery.....	70 50
Postage	67 25
Commissions to agents or directors	1,025 50
Returns to policyholders other than loss payments.....	40 10
Borrowed money repaid and (\$232.40) interest thereon.....	5,732 40
Legal expenses	81 65
Miscellaneous	6 00
Treasurer's fees	376 40
Total Disbursements	\$13,211 11
Balance	\$550 73

ASSETS

Cash in office	\$91 41
Deposits in trust companies and banks <i>not on interest</i>	459 32
Total Assets	\$550 73

LIABILITIES

Borrowed money unpaid	\$1,700 00
Interest due and accrued on borrowed money.....	23 30
Total Liabilities	\$1,723 30

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,626	\$2,734,821
Written or renewed in 1914.....	350	667,200
Totals	1,976	\$3,402,021
Deduct expirations and cancellations.....	342	554,855
In force December 31, 1914.....	1,634	\$2,847,166

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? Twenty-five cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$355.82.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Company's agents.

By whom are losses adjusted? President, secretary and local director.

What is the largest amount insured in any one hazard? \$6,500.

THE BALLSTON CO-OPERATIVE INSURANCE ASSOCIATION

BALLSTON LAKE, N. Y.

[Commenced business February, 1882]

EDWARD A. STEWART, President

GEORGE E. McKNIGHT, Secretary

INCOME

Policy fees	\$84 00
Assessments received	1, 190 47
Total Income	\$1,274 47
Balance on hand December 31, 1913.....	140 05
Total	\$1,414 52

DISBURSEMENTS

Amount of losses paid	\$1, 150 00
Expense of adjustment and settlement of losses.....	5 00
Officers' salaries and fees	41 00
Directors' fees and expenses	21 00
Advertising, printing and stationery.....	13 25
Postage	9 23
Miscellaneous	7 90
Total Disbursements	\$1,247 38
Balance	\$167 14

ASSETS

Cash in office	\$35 08
Deposits in trust companies and banks <i>on interest</i>	132 06
Total Assets	\$167 14

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	168	\$373, 960
Written or renewed in 1914.....	42	81, 935
Totals	210	\$455, 895
Deduct expirations and cancellations.....	38	69, 537
In force December 31, 1914.....	172	\$386, 358

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-two cents.

Is property classified? Yes.

If so, state kinds of property included in each classification. Classified according to distance from other buildings.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. One-tenth additional added for each 10 feet more than 60 feet, which risk is separated from another risk.

For what term are policies written? One to five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President and secretary.

What is the largest amount insured in any one hazard? \$3,500.

BETHLEHEM MUTUAL INSURANCE ASSOCIATION

BETHLEHEM, N. Y.

[Commenced business August, 1854]

CHARLES WHITBECK, President

WILLIAM BLODGETT, Secretary

INCOME

Advance payments (other than policy fees)	\$1, 636 47
Policy fees	459 00
Assessments received	1, 672 87
Miscellaneous	7 00
Total Income	\$3,775 34
Balance on hand December 31, 1913.....	856 42
Total	\$4,631 76

DISBURSEMENTS

Amount of losses paid	\$3, 057 84
Directors' fees and expenses	86 00
Advertising, printing and stationery	23 95
Postage	24 72
Commissions to agents or directors, including \$459 policy fees.	684 45
Returns to policyholders other than loss payments.....	74 40
Miscellaneous	38 96
Total Disbursements	\$3,990 32
Balance	\$641 44

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$641 44
--	----------

LIABILITIES

Gross losses and claims unpaid	\$4, 000 00
--------------------------------------	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	702	\$1, 424, 160
Written or renewed in 1914.....	306	655, 575
Totals	1, 008	\$2, 079, 735
Deduct expirations and cancellations	318	626, 797
In force December 31, 1914	690	\$1, 452, 938

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, churches, schools, stores and blacksmith shops.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents for each year of the policy.

What was the rate per \$100 of insurance of any assessments levied during 1914? Ten cents on first class property.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. Sixty-three cents.

Is property classified? Yes. If so state kinds of property included in each classification. First class, farm property and dwellings; second class, churches, schools, stores and blacksmith shops.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, $1\frac{1}{4}$ times first class.

For what term are policies written? One to three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

THE BOVINA CO-OPERATIVE FIRE INSURANCE COMPANY

BOVINA CENTER, N. Y.

[Commenced business 1878]

JAMES W. COULTER, President

JOHN W. McJUNE, Secretary

INCOME

Advance payments (other than policy fees)	\$62 56
Balance on hand December 31, 1913	245 67
Total	\$308 23

DISBURSEMENTS

Amount of losses paid	\$17 72
Expense of adjustment and settlement of losses	4 00
Officers' salaries and fees	31 00
Directors' fees and expenses	25 00
Advertising, printing and stationery	6 75
Postage	1 50
Miscellaneous	9 03
Total Disbursements	\$95 00

Balance	\$213 23
----------------------	-----------------

ASSETS

Cash in office	\$213 23
----------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	237	\$600,179 00
Written or renewed in 1914	50	135,145 00
Totals	287	\$735,324 00
Deduct expirations and cancellations	46	134,645 00
In force December 31, 1914	241	\$600,679 00

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools, churches, stores and blacksmith shops.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One dollar on first \$1,000 of insurance and 5 cents per \$100 of insurance thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, churches, stores, creameries and blacksmith shops; second class, all buildings less than 33 feet from other buildings; third class, all other property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, three times the third class; second class, twice the third class; third class, flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$200; treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? By directors.

What is the largest amount insured in any one hazard? \$7,000.

THE BRUNSWICK INSURANCE COMPANY

BRUNSWICK, N. Y.

[Commenced business June, 1858]

JAMES B. COTTRELL, President

H. H. LOHNES, Secretary

INCOME

Advance payments (other than policy fees)	\$128 87
Policy fees	106 50
Assessments received	3,228 52
Total Income	\$3,463 89
Balance on hand December 31, 1913	307 12
Total	\$3,771 01

DISBURSEMENTS

Amount of losses paid	\$3,339 00
Expense of adjustment and settlement of losses	42 00
Officers' salaries and fees	8 66
Directors' fees and expenses	18 00
Advertising, printing and stationery	4 00
Postage	5 75
Commissions to agents or directors, including \$106.50 policy fees	106 50
Returns to policyholders other than loss payments	3 23
Legal expenses	10 00
Miscellaneous	11 62
Total Disbursements	\$3,548 76
Balance	\$222 25

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$222 25
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	283	\$538,305
Written or renewed in 1914	71	128,870
Totals	354	\$667,175
Deduct expirations and cancellations	63	127,406
In force December 31, 1914	291	\$539,769

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, public buildings, mercantile and manufacturing risks.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessment levied during 1914? Sixty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$3.14.

State amount, if any, of unpaid assessments levied during the year 1914. \$22.74.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, 70 feet from other buildings; second class, buildings over 40 feet but less than 70 feet from other buildings; third class, all public buildings.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. On losses on property in the first class all policies assessed alike, but on losses on property in other class, first class pays flat rate; second class, 1½ times first; third class twice the first.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? By company's agent.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$4,490.

BUTTERNUTS TOWN CO-OPERATIVE FIRE INSURANCE COMPANY

GILBERTSVILLE, N. Y.

[Commenced business 1911]

WILLIAM R. KINNE, President

WILLIAM M. DEITZ, Secretary

INCOME

Policy fees	\$145 50
Assessments received	2,264 65
Borrowed money	590 08
Total Income	\$3,000 23
Balance on hand December 31, 1913.....	27 68
Total	\$3,027 91

DISBURSEMENTS

Amount of losses paid.....	\$2,769 50
Expense of adjustment and settlement of losses.....	9 00
Officers' salaries and fees.....	190 91
Directors' fees and expenses.....	18 00
Office expenses, clerk hire, etc.....	2 00
Advertising, printing and stationery.....	19 15
Postage	16 65
Legal expenses	20
Miscellaneous	2 50
Total Disbursements	\$3,027 91

LIABILITIES

Borrowed money unpaid.....	\$790 08
Interest due and accrued on borrowed money.....	28 00
Total Liabilities	\$818 08

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	433	\$775,748
Written or renewed in 1914.....	97	177,450
Totals	530	\$953,198
Deduct expirations and cancellations.....	94	165,310
In force December 31, 1914.....	436	\$787,888

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessment levied during 1914? Forty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$3.54.

State amount, if any, of unpaid assessments levied during the year 1914? \$1,226.89.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President of company.

By whom are losses adjusted? Two directors.

What is the largest amount insured in any one hazard? \$5,000.

CAMBRIDGE CO-OPERATIVE FIRE INSURANCE COMPANY

CAMBRIDGE, N. Y.

[Commenced business 1857]

ABRAM ROBERTSON, President

HORACE DODDS, Secretary

INCOME

Policy fees	\$105 00
Assessments received	3,293 12
Borrowed money	100 00
Total Income	\$3,498 12
Balance on hand December 31, 1913	187 21
Total	\$3,685 33

DISBURSEMENTS

Amount of losses paid	\$3,116 44
Expense of adjustment and settlement of losses	41 00
Officers' salaries and fees	10 00
Directors' fees and expenses	6 00
Advertising, printing and stationery	7 61
Postage	13 82
Commissions to agents or directors, including \$105 policy fees	105 00
Borrowed money repaid and (\$3.50) interest thereon	103 50
Miscellaneous	81 99
Total Disbursements	\$3,485 36
Balance	\$199 97

ASSETS

Cash in office	\$199 97
----------------------	----------

LIABILITIES

Gross losses and claims unpaid	\$1,370 00
--------------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	410	\$860,398
Written or renewed in 1914	105	220,460
Totals	515	\$1,080,858
Deduct expirations and cancellations	97	201,648
In force December 31, 1914	418	\$879,210

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessment levied during 1914? 37½ cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

CANAAN MUTUAL FIRE INSURANCE COMPANY

CANAAN, N. Y.

[Commenced business 1876]

ESEK FINCH, President

HENRY P. FRISBEE, Secretary

INCOME

Advance payments (other than policy fees)	\$21 68
Policy fees	30 00
Total Income	\$51 68
Balance on hand December 31, 1913	27 93
Total	\$79 61

DISBURSEMENTS

Directors' fees and expenses	\$8 00
Office expenses, clerk hire, etc	5 00
Postage	2 50
Commissions to agents or directors, including \$30 policy fees ..	30 00
Returns to policy holders other than loss payments	55
Total Disbursements	\$46 05
Balance	\$33 56

ASSETS

Cash in office	\$33 56
----------------------	---------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	48	\$64, 180
Written or renewed in 1914	15	21, 650
Totals	63	\$85, 830
Deduct expirations and cancellations	14	17, 880
In force December 31, 1914	49	\$67, 950

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Company's appraisers.

What is the largest amount insured in any one hazard? \$3,000.

THE CAROLINE FARMERS FIRE INSURANCE COMPANY

SLATERVILLE SPRINGS, N. Y.

[Commenced business May, 1886]

GEORGE M. BULL, President

RICHARD WHITTAKER, Secretary

INCOME

Advance payments (other than policy fees).....	\$261 80
Policy fees	83 35
Assessments received	2 66
Total Income	\$347 81
Balance on hand December 31, 1913	359 65
Total	\$707 46

DISBURSEMENTS

Amount of losses paid	\$132 00
Expense of adjustment and settlement of losses.....	7 50
Officers' salaries and fees.....	109 68
Directors' fees and expenses.....	51 35
Office expenses, clerk hire, etc.....	6 30
Advertising, printing and stationery	6 00
Postage	14 92
Commissions to agents or directors, including \$83.35 policy fees	83 35
Returns to policyholders other than loss payments.....	8 30
Interest on borrowed money.....	25 00
Miscellaneous	18 26
Total Disbursements	\$462 66

Balance	\$244 80
--------------------------	-----------------

ASSETS

Cash in office	\$244 80
--------------------------	----------

LIABILITIES

Borrowed money unpaid	\$500 00
---------------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	444	\$579, 985
Written or renewed in 1914.....	88	124, 295
Totals	532	\$704, 280
Deduct expirations and cancellations.....	85	127, 140
In force December 31, 1914	447	\$577, 140

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and school houses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty cents, twenty-five cents on five year policies according to class and $33\frac{1}{3}$ cents on three year policies.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes. If so, state kinds of property included in each classification. First and second class farm property according to distance from other buildings; third class school houses.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Small losses by executive committee; large losses by board of directors.

What is the largest amount insured in any one hazard? \$2,500.

THE CHARLTON FIRE INSURANCE COMPANY

CHARLTON, N. Y.

[Commenced business January, 1859]

J. IRVING PARENT, President

GEO. F. SMITH, Secretary

INCOME

Advance payments (other than policy fees)	\$50 64
Policy fees	51 00
Assessments received	1,210 97
Borrowed money	200 00
Total Income	\$1,512 61
Balance on hand December 31, 1913	73 31
Total	\$1,585 92

DISBURSEMENTS

Amount of losses paid	\$1,184 96
Expense of adjustment and settlement of losses	4 95
Officers' salaries and fees	22 00
Directors' fees and expenses	13 00
Advertising, printing and stationery	6 00
Postage	3 16
Commissions to agents or directors, including \$51 policy fees ..	51 00
Returns to policyholders other than loss payments	25
Borrowed money repaid and (\$4) interest thereon	204 00
Miscellaneous	8 52
Total Disbursements	\$1,497 84
Balance	\$88 08

ASSETS

Cash in office	\$10 00
Deposits in trust companies and banks <i>not on interest</i>	78 08
Total Assets	\$88 08

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	239	\$399,080
Written or renewed in 1914	52	100,000
Totals	291	\$499,080
Deduct expirations and cancellations	54	92,155
In force December 31, 1914	237	\$406,925

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, buildings 100 feet from other buildings; second class, buildings less than 100 feet from other buildings; third class, unoccupied buildings.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, 1 1/10 times first class; third class, 1 1/2 times first class.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Small losses, by secretary; large losses, committee of three directors.

What is the largest amount insured in any one hazard? \$3,500.

THE CLAVERACK TOWN FIRE INSURANCE

COMPANY

CLAVERACK, N. Y.

[Commenced business 1857]

B. S. MESICK, President

MYRON HESS, Secretary

INCOME

Advance payments (other than policy fees).....	\$172 50
Assessments received	2,249 35
Total Income	\$2,421 85
Balance on hand December 31, 1913.....	45 75
Total	\$2,467 60

DISBURSEMENTS

Amount of losses paid.....	\$1,904 85
Expense of adjustment and settlement of losses.....	114 50
Officers' salaries and fees.....	127 50
Directors' fees and expenses.....	1 60
Office expenses, clerk hire, etc.....	1 80
Advertising, printing and stationery.....	3 00
Postage	7 30
Borrowed money repaid and (\$5) interest thereon.....	105 00
Miscellaneous	3 00
Total Disbursements	\$2,268 55
Balance	\$199 05

ASSETS

Cash in office.....	\$199 05
---------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	489	\$862,135
Written or renewed in 1914.....	99	157,790
Totals	588	\$1,019,925
Deduct expirations and cancellations.....	87	121,346
In force December 31, 1914.....	501	\$898,579

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, stores, hotels and churches.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1 on first \$1,000 of insurance and 75 cents per \$1,000 thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-four cents.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, farm buildings and contents; second class, out-buildings 35 feet from other property; third class, hotels, stores, etc.

Does corporation use different rates in making assessments on classified property. Yes. If so, give assessment rates for each classification. First class, flat rate; second class, $1\frac{1}{4}$ times first class; third class, $1\frac{1}{2}$ times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary in double amount of assessment to be collected.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President and secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

THE CLIFTON PARK AND HALFMOON MUTUAL FIRE INSURANCE ASSOCIATION

CLIFTON PARK, N. Y.

[Commenced business April, 1878]

SILAS HAYNER, President

WILLARD S. LASHER, Secretary

INCOME

Policy fees	\$202 00
Assessments received	3,251 27
Borrowed money	1,126 00
Total Income	\$4,579 27
Balance on hand December 31, 1913.....	194 83
Total	\$4,774 10

DISBURSEMENTS

Amount of losses paid.....	\$1,504 38
Officers' salaries and fees.....	122 60
Directors' fees and expenses.....	133 50
Advertising, printing and stationery.....	25 70
Postage	23 75
Commissions to agents or directors.....	101 00
Borrowed money repaid and (\$124.91) interest thereon.....	2,450 91
Miscellaneous	12 99
Total Disbursements	\$4,374 83
Balance	\$399 27

ASSETS

Cash in office.....	\$399 27
---------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	489	\$806,804
Written or renewed in 1914.....	101	182,355
Totals	590	\$989,159
Deduct expirations and cancellations.....	119	179,309
In force December 31, 1914.....	471	\$809,850

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Forty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? By board of directors.

What is the largest amount insured in any one hazard? \$3,000.

COEYMANS MUTUAL INSURANCE COMPANY

COEYMANS HOLLOW, N. Y.

[Commenced business 1859]

STEPHEN TOMPKINS, President

A. D. BRIGGS, Secretary

INCOME

Policy fees	\$87 00
Assessments received	2,233 70
Total Income	\$2,320 70
Balance on hand December 31, 1913.....	136 18
Total	\$2,456 88

DISBURSEMENTS

Amount of losses paid.....	\$1,805 00
Officers' salaries and fees.....	65 25
Advertising, printing and stationery.....	22 00
Postage	10 00
Miscellaneous	5 04
Total Disbursements	\$1,907 29
Balance	\$549 59

ASSETS

Cash in office.....	\$81 52
Deposits in trust companies and banks <i>not on interest</i>	468 07
Total Assets	\$549 59

LIABILITIES

Gross losses and claims unpaid.....	\$500 00
-------------------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	307	\$498,150
Written or renewed in 1914.....	58	100,775
Totals	365	\$598,925
Deduct expirations and cancellations.....	70	104,620
In force December 31, 1914.....	295	\$494,305

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, schools and creameries.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? First class property, forty-eight cents; second class property, seventy-two cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$134.99.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, property eighty feet from other property; second class, less than eighty feet from other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, one and one-half times first class.

For what terms are policies written? Five years usually.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Three to five directors.

What is the largest amount insured in any one hazard? \$3,000.

COLONIE MUTUAL INSURANCE ASSOCIATION

LISHA'S KILL, N. Y.

[Commenced business April, 1860]

VISSCHER LANSING, President

J. A. OSTROM, Secretary

INCOME

Policy fees	\$258 00
Assessments received	1,342 37
Miscellaneous	11 80
Total Income	\$1,612 17
Balance on hand December 31, 1913.	68 99
Total	\$1,681 16

DISBURSEMENTS

Amount of losses paid	\$1,414 85
Expense of adjustment and settlement of losses	10 00
Advertising, printing and stationery	6 00
Postage	4 00
Commissions to agents or directors, including \$129.00 policy fees	145 62
Miscellaneous	25
Total Disbursements	\$1,580 72
Balance	\$100 44

ASSETS

Cash in office	\$100 44
--------------------------	----------

LIABILITIES

Gross losses and claims unpaid	\$300 00
Borrowed money unpaid	200 00
Interest due and accrued on borrowed money.	9 00
Total Liabilities	\$509 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.	350	\$546,765
Written or renewed in 1914	129	125,160
Totals	479	\$671,925
Deduct expirations and cancellations.	150	117,602
In force December 31, 1914.	329	\$554,323

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$17.27.

State amount, if any, of unpaid assessments levied during the year 1914. \$384.61.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$3,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY
OF THE TOWN OF GRANVILLE, N. Y.

MIDDLE GRANVILLE, N. Y.

[Commenced business May, 1888]

HARVEY WOODDELL, President

G. F. McCOTTER, Secretary

INCOME

Policy fees	\$118 00
Assessments received	866 40
Borrowed money	500 00
Miscellaneous	25 56
Total Income	\$1,509 96
Balance on hand December 31, 1913.	86 54
Total	\$1,596 50

DISBURSEMENTS

Amount of losses paid	\$595 00
Expense of adjustment and settlement of losses.	24 00
Officers' salaries and fees	10 00
Directors' fees and expenses	54 00
Office expenses, clerk hire, etc.	6 00
Advertising, printing and stationery	6 50
Postage	3 90
Commissions to agents or directors, including \$88.50 policy fees	88 50
Borrowed money repaid and (\$15) interest thereon.	515 00
Legal expenses	25 00
Miscellaneous	11 73
Total Disbursements	\$1,339 63
Balance	\$256 87

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$256 87
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.	288	\$589,385
Written or renewed in 1914	59	128,825
Totals	347	\$718,210
Deduct expirations and cancellations	69	116,470
In force December 31, 1914.	278	\$601,740

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Fifteen cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$32.53.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$500; treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$5,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY

OF THE TOWN OF HARTFORD

SOUTH HARTFORD, N. Y.

[Commenced business April, 1886]

T. D. TOWNSEND, President

FRANK HOGLE, Secretary

INCOME	
Policy fees	\$100 00
Miscellaneous	14 00
Total Income	\$114 00
Balance on hand December 31, 1913.....	56 16
Total	\$170 16

DISBURSEMENTS	
Amount of losses paid.....	\$10 00
Expense of adjustment and settlement of losses.....	2 00
Advertising, printing and stationery.....	50
Postage	1 50
Commissions to agents or directors, including \$75 policy fees..	75 00
Miscellaneous	18 31
Total Disbursements	\$107 31
Balance	\$62 85

ASSETS	
Deposits in trust companies and banks <i>not on interest</i>	\$62 85

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1913.....	242	\$449, 375
Written or renewed in 1914.....	50	88, 355
Totals	292	\$537, 730
Deduct expirations and cancellations.....	44	57, 745
In force December 31, 1914.....	248	\$479, 985

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years usually.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted Executive committee.

What is the largest amount insured in any one hazard? \$4,000.

THE CROWN POINT TOWN FIRE INSURANCE COMPANY

CROWN POINT, N. Y.

[Commenced business September 8, 1898]

HIRAM T. SISSON, President

WALTER S. GREEN, Secretary

INCOME

Advance payments (other than policy fees)	\$131 45
Policy fees	63 00
Miscellaneous	18 50
Total Income	\$212 95
Balance on hand December 31, 1913	474 63
Total	\$687 58

DISBURSEMENTS

Amount of losses paid	\$5 00
Officers salaries and fees	57 00
Directors' fees and expenses	28 00
Office expenses, clerk hire, etc.	5 00
Advertising, printing and stationery	5 25
Total Disbursements	\$100 25
Balance	\$587 33

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$587 33
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	192	\$261,825
Written or renewed in 1914	41	54,250
Totals	233	\$316,075
Deduct expirations and cancellations	36	48,300
In force December 31, 1914	197	\$267,775

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and one creamery.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$1,000.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$4,000.

DANBY CO-OPERATIVE FIRE INSURANCE

COMPANY

DANBY, N. Y.

[Commenced business September 8, 1860]

R. B. MEAKER, President

ARTHUR W. BEARDSLEY, Secretary

INCOME

Advance payments (other than policy fees)	\$127 99
Policy fees	59 00
Assessments received	1,648 11
Total Income	\$1,835 10

DISBURSEMENTS

Amount of losses paid.....	\$1,555 24
Expense of adjustment and settlement of losses.....	24 00
Directors' fees and expenses.....	151 75
Advertising, printing and stationery.....	3 50
Postage	56
Borrowed money repaid.....	94 60
Miscellaneous	5 45
Total Disbursements	\$1,835 10

LIABILITIES

Gross losses and claims unpaid.....	\$209 78
-------------------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	140	\$245,430
Written or renewed in 1914.....	59	79,395
Totals	199	\$324,825
Deduct expirations and cancellations.....	56	61,415
In force December 31, 1914.....	143	\$263,410

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and school houses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? 76⅔ cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$296.90.

Is property classified? Yes. If so, state kinds of property included in each classification. Classified according to distance from other property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, $1\frac{1}{4}$ times first class; third class, $1\frac{2}{3}$ times first class.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Appraisers.

What is the largest amount insured in any one hazard? \$2,000.

DAVENPORT CO-OPERATIVE FIRE INSURANCE
COMPANY

DAVENPORT CENTER, N. Y.

[Commenced business May, 1911]

J. K. VAN DUSEN, President

J. M. HEBBARD, Secretary

INCOME

Advance payments (other than policy fees)	\$111 75
Balance on hand December 31, 1913.....	212 72
Total	<u>\$324 47</u>

DISBURSEMENTS

Officers' salaries and fees.....	\$20 00
Directors' fees and expenses.....	97 08
Advertising, printing and stationery.....	2 95
Postage	3 86
Total Disbursements	<u>\$123 89</u>
Balance	<u><u>\$200 58</u></u>

ASSETS

Cash in office.....	<u><u>\$200 58</u></u>
---------------------	------------------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	200	\$304,775
Written or renewed in 1914.....	74	123,400
Totals	<u>274</u>	<u>\$428,175</u>
Deduct expirations and cancellations.....	64	94,390
In force December 31, 1914.....	<u><u>210</u></u>	<u><u>\$333,785</u></u>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1 per \$1,000 of insurance and 5 cents per \$100 of insurance thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$2,800.

DELHI INSURANCE COMPANY

DELHI. N. Y.

[Commenced business March, 1859]

GEO. W. GRANT, President

JEROME I. GOODRICH, Secretary

INCOME

Advance payments (other than policy fees)	\$105 25
Policy fees	84 00
Total Income	\$189 25
Balance on hand December 31, 1913	32 14
Total	\$221 39

DISBURSEMENTS

Amount of losses paid	\$54 00
Expense of adjustment and settlement of losses	7 50
Officers' salaries and fees	41 00
Directors' fees and expenses	88 00
Postage	50
Borrowed money repaid	6 00
Miscellaneous	2 89
Total Disbursements	\$199 89
Balance	\$21 50

ASSETS

Cash in office	\$21 50
----------------------	---------

LIABILITIES

Borrowed money unpaid	\$100 00
Interest due and accrued on borrowed money	63
Salaries of officers	35 00
Secretary, for annual report	10 00
Total Liabilities	\$145 63

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	345	\$758, 055
Written or renewed in 1914	84	207, 685
Totals	429	\$965, 740
Deduct expirations and cancellations	77	148, 230
In force December 31, 1914	352	\$817, 510

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee appointed by company.

What is the largest amount insured in any one hazard? \$4,000.

DRYDEN AND GROTON CO-OPERATIVE FIRE
INSURANCE COMPANY

ETNA, N. Y.

[Commenced business May, 1860]

JOHN G. COBB, President

BRADFORD SNYDER, Secretary

INCOME

Advance payments (other than policy fees).....	\$685 60
Policy fees	640 00
Assessments received	8, 823 41
Total Income	\$10,149 01
Balance on hand December 31, 1913.....	931 96
Total	\$11,080 97

DISBURSEMENTS

Amount of losses paid	\$9, 394 70
Expense of adjustment and settlement of losses.....	95 00
Directors' fees and expenses	549 84
Advertising, printing and stationery	18 63
Postage	72 50
Commissions to agents or directors	533 31
Returns to policyholders other than loss payments.....	47 16
Miscellaneous	167 94
Total Disbursements	\$10,879 08
Balance	\$201 89

ASSETS

Cash in office.....	\$201 89
---------------------	----------

LIABILITIES

Gross losses and claims unpaid.....	\$2, 388 52
-------------------------------------	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,540	\$3,518,945
Written or renewed in 1914.....	320	685, 600
Totals	1, 860	\$4, 204, 545
Deduct expirations and cancellations.....	201	594,609
In force December 31, 1914.....	1,659	\$3,609,936

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.
What policy or survey fee does policyholder pay at issuance of policy? \$2.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913 \$6.50.

State amount, if any, of unpaid assessments levied during the year 1914. \$274.25.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, farm property, churches, schoolhouses; second and third classes, fifty and thirty feet respectively from other property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification: First class, flat rate. Second class, one and one-quarter times first class; third class, one and two-thirds times first class.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

EASTON MUTUAL FIRE INSURANCE COMPANY

NORTH EASTON, N. Y.

[Commenced business April, 1858]

ALBERT SLOCUM, President

L. G. SNELL, Secretary

INCOME	
Policy fees	\$180 10
Assessments received	4,775 66
Borrowed money	1,465 60
Total Income	\$6,421 36
Balance on hand December 31, 1913.....	17 37
Total	\$6,438 73

DISBURSEMENTS	
Amount of losses paid.....	\$4,660 32
Expense of adjustment and settlement of losses.....	13 50
Office expenses, clerk hire, etc.....	23 25
Advertising, printing and stationery.....	1 25
Postage	8 01
Commissions to agents or directors.....	213 79
Borrowed money repaid and (\$22.07) interest thereon.....	1,487 67
Miscellaneous	3 00
Total Disbursements	\$6,410 79
Balance	\$27 94

ASSETS	
Cash in office.....	\$27 94

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1913.....	472	\$908,479
Written or renewed in 1914.....	104	224,075
Totals	576	\$1,132,554
Deduct expirations and cancellations.....	121	213,815
In force December 31, 1914.....	455	\$918,739

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schoolhouses, cream-eries, blacksmith shops and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Nothing.

What was the rate per \$100 of insurance of any assessments levied during 1914? Sixteen and seven-tenths cents.

State amount, if any, of unpaid assessments levied during the year 1913. Nothing.

State amount, if any, of unpaid assessments levied during the year 1914. \$110.28.

Is property classified? Yes. If so, state kinds of property included in each classification. Various classification according to material of roof, condition of building and distance from other risks.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Various.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent and directors.

By whom are losses adjusted? Committee of directors.

What is the largest amount insured in any one hazard? \$2,000.

THE FARMERS' CO-OPERATIVE FIRE INSURANCE
ASSOCIATION OF THE TOWNS OF CLAY,
CAMILLUS, LYSANDER AND VAN BUREN

BALDWINSVILLE, N. Y.

[Commenced business December, 1881]

FRED L. FISHER, President

OTIS M. BIGELOW, Secretary

INCOME

Advance payments (other than policy fees)	\$1,888 37
Policy fees	576 00
Assessments received	7,161 55
Borrowed money	3,000 00
Total Income	\$12,625 92
Balance on hand December 31, 1913	1,755 33
Total	\$14,381 25

DISBURSEMENTS

Amount of losses paid	\$7,429 64
Expense of adjustment and settlement of losses	64 50
Officers' salaries and fees	150 00
Directors' fees and expenses	142 00
Office expenses, clerk hire, etc	594 55
Advertising, printing and stationery	18 10
Postage	74 34
Commissions to agents or directors, including \$565.50 policy fees	565 50
Returns to policyholders other than loss payments	69 15
Borrowed money repaid and (\$65.17) interest thereon	3,065 17
Miscellaneous	234 75
Total Disbursements	\$12,407 70
Balance	\$1,973 55

ASSETS

Cash in office	\$103 86
Deposits in trust companies and banks <i>not on interest</i>	1,869 69
Total Assets	\$1,973 55

LIABILITIES

President's salary	\$200 00
Fees, rent and printing	307 50
Total Liabilities	\$507 50

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	1,346	\$3,555,064
Written or renewed in 1914.....	375	990,285
	<hr/>	<hr/>
Totals	1,721	\$4,545,349
Deduct expirations and cancellations.....	352	848,135
	<hr/>	<hr/>
In force December 31, 1914.....	1,369	\$3,697,214
	<hr/>	<hr/>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$193.79.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$3,000; assistant secretary, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors or executive committee.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMERS' FIRE RELIEF ASSOCIATION OF
POMPEY AND FABIUS

DELPHI FALLS, N. Y.

[Commenced business September, 1880]

GILBERT B. WRIGHT, President

WILLIAM H. SAVAGE, Secretary

INCOME

Policy fees	\$194 00
Assessments received	1,939 30
Interest	20 12
Total Income	\$2,153 42
Balance on hand December 31, 1913.....	415 20
Total	\$2,568 62

DISBURSEMENTS

Amount of losses paid.....	\$1,834 43
Expense of adjustment and settlement of losses.....	22 00
Officers' salaries and fees.....	20 00
Directors' fees and expenses.....	16 00
Office expenses, clerk hire, etc.....	30 72
Advertising, printing and stationery.....	10 43
Postage	4 89
Commissions to agents or directors.....	97 00
Total Disbursements	\$2,035 47
Balance	\$533 15

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$533 15
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	356	\$700,730
Written or renewed in 1914.....	97	178,270
Totals	453	\$879,000
Deduct expirations and cancellations.....	75	95,580
In force December 31, 1914.....	378	\$783,420

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.
What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State **amount**, if any, of unpaid assessments levied during the year 1913. None.

State **amount**, if any, of unpaid assessments levied during the year 1914. \$103.80.

Is **property** classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what **term** are policies written? Five years.

Are officers bonded? No.

Does the ~~cor~~poration obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Adjuster appointed by president and secretary.

What is the largest amount insured in **any** one hazard? \$3,500.

FARMERS INSURANCE COMPANY OF THE TOWN OF MINDEN

FORT PLAIN, N. Y.

[Commenced business October, 1861]

J. W. MOYER, President

ISAAC ZOLLER, Secretary

INCOME

Policy fees	\$130 00
Assessments received	2, 943 85
Total Income	\$3,073 85
Balance on hand December 31, 1913.....	455 20
Total	\$3,529 05

DISBURSEMENTS

Amount of losses paid.....	\$2, 737 69
Expense of adjustment and settlement of losses.....	52 00
Officers' salaries and fees.....	17 00
Directors' fees and expenses.....	50 00
Printing and stationery.....	21 50
Postage	5 24
Commissions to agents or directors, including \$130 policy fees.	130 00
Legal expenses	5 00
Miscellaneous	27 13
Total Disbursements	\$3,045 56
Balance	\$483 49

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$483 49
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	522	\$1, 499, 600
Written or renewed in 1914.....	130	332, 800
Totals	652	\$1, 832, 400
Deduct expirations and cancellations.....	139	310, 450
In force December 31, 1914.....	513	\$1, 521, 950

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$48.05.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

FARMERS' INSURANCE COMPANY OF THE TOWN OF PALATINE

FORT PLAIN, N. Y.

[Commenced business 1854]

ALBERT V. DOCKSTADER, President

EZRA SHULTS, Secretary

INCOME

Policy fees	\$67 00
Assessments received	170 33
Interest	22 24
Total Income	\$259 57
Balance on hand December 31, 1913.....	741 61
Total	\$1,001 18

DISBURSEMENTS

Amount of losses paid.....	\$161 45
Officers' salaries and fees.....	67 00
Directors' fees and expenses.....	18 00
Advertising, printing and stationery.....	6 16
Total Disbursements	\$252 61
Balance	\$748 57

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$748 57
--	----------

LIABILITIES

Gross losses and claims unpaid including \$3,275 claims resisted	\$3,275 00
--	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	292	\$756,510
Written or renewed in 1914.....	67	187,174
Totals	359	\$943,684
Deduct expirations and cancellations.....	92	178,247
In force December 31, 1914.....	267	\$765,437

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State ~~am~~ount, if any, of unpaid assessments levied during the year 1913.
None.

State ~~am~~ount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Collector, in double amount of assessment.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? No.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

FARMERS' MUTUAL FIRE INSURANCE COMPANY OF FORT EDWARD

FORT EDWARD, N. Y.

[Commenced business May, 1889]

U. G. ELLIS, President

J. H. HOPKINS, Secretary

INCOME

Policy fees	\$62 00
Interest	53
Miscellaneous	2 39
Total Income	\$64 92
Balance on hand December 31, 1913.....	56 98
Total	\$121 90

DISBURSEMENTS

Amount of losses paid.....	\$56 16
Expense of adjustment and settlement of losses.....	12 00
Postage	2 30
Commissions to agents or directors, including \$46.50 policy fees	46 50
Miscellaneous	3 23
Total Disbursements	\$120 19
Balance	\$1 71

ASSETS

Cash in office.....	\$1 71
---------------------	--------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	122	\$245,130
Written or renewed in 1914.....	31	89,240
Totals	153	\$334,370
Deduct expirations and cancellations.....	34	78,712
In force December 31, 1914.....	119	\$255,658

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors

What is the largest amount insured in any one hazard? \$5,000.

THE FARMERS MUTUAL INSURANCE COMPANY OF FORT ANN, NEW YORK

FORT ANN, N. Y.

[Commenced business June, 1898]

JOHN SULLIVAN, JR., President

E. B. WASHBURN, Secretary

INCOME

Policy fees	\$166 00
Assessments received	387 57
Interest	5 33
Miscellaneous	12 00
Total Income	\$570 90
Balance on hand December 31, 1913.....	108 72
Total	\$679 62

DISBURSEMENTS

Amount of losses paid.....	\$409 98
Office expenses, clerk hire, etc.....	8 15
Advertising, printing and stationery.....	65
Postage	7 65
Commissions to agents or directors, including \$12.50 policy fees	124 50
Legal expenses	25
Miscellaneous	12 64
Total Disbursements	\$563 82
Balance	\$115 80

ASSETS

Cash in office.....	\$22 25
Deposits in trust companies and banks <i>not on interest</i>	93 55
Total Assets	\$115 80

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	294	\$387,370
Written or renewed in 1914.....	83	115,461
Totals	377	\$502,831
Deduct expirations and cancellations.....	83	114,200
In force December 31, 1914.....	294	\$388,631

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$3,000.

FARMERS MUTUAL INSURANCE COMPANY OF MILAN, PINE PLAINS AND STANFORD

MILAN, N. Y.

[Commenced business April, 1883]

EDWIN PHILLIPS, President

CYRUS F. MOREHOUSE, Secretary

INCOME

Advance payments (other than policy fees)	\$367 07
Policy fees	304 00
Assessments received	2,725 02
Borrowed money	1,725 00
Miscellaneous	32 25
Total Income	\$5,153 34
Balance on hand December 31, 1913	64 35
Total	\$5,217 69

DISBURSEMENTS

Amount of losses paid	\$2,812 50
Expense of adjustment and settlement of losses	63 00
Directors' fees and expenses	61 50
Office expenses, clerk hire, etc.	18 50
Advertising, printing and stationery	11 62
Postage	25 46
Commissions to agents or directors	288 00
Returns to policyholders other than loss payments	8 81
Borrowed money repaid and (\$38.50) interest thereon	1,763 50
Legal expenses	25 00
Miscellaneous	33 25
Total Disbursements	\$5,111 14
Balance	\$106 55

ASSETS

Cash in office	\$51 28
Deposits in trust companies and banks <i>not on interest</i>	55 27
Total Assets	\$106 55

LIABILITIES

Gross losses and claims unpaid including \$150 claims resisted.	\$210 00
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	569	\$1,090,551
Written or renewed in 1914	192	408,225
Totals	761	\$1,498,776
Deduct expirations and cancellations	223	421,832
In force December 31, 1914	538	\$1,076,944

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, churches, schools, mercantile and manufacturing property.

What policy or survey fee does policyholder pay at issuance of policy? \$1 and new members pay \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Class A, 10 cents on five year policy; Class B, 20 cents on one year policy.

What was the rate per \$100 of insurance of any assessments levied during 1914? Class A, 20 cents; Class B, 40 cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$216.49.

Is property classified? Yes. If so, state kinds of property included in each classification. Class A, farms, churches and schools; Class B, stores and factories.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. Class A, flat rate; Class B, double Class A.

For what term are policies written? One and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Small losses, secretary and one director; large losses, board of directors.

What is the largest amount insured in any one hazard? \$4,000.

THE FARMERS' TOWN CO-OPERATIVE INSURANCE
COMPANY OF THE TOWN OF HYDE PARK,
DUTCHESS COUNTY, N. Y.

HYDE PARK, N. Y.

[Commenced business October, 1895]

G. G. BUDD, President

GRANT DICKINSON, Secretary

INCOME

Advance payments (other than policy fees)	\$29 40
Policy fees	15 00
Assessments received	981 79
Total Income	\$1,026 19
Balance on hand December 31, 1913	193 13
Total	\$1,219 32

DISBURSEMENTS

Expense of adjustment and settlement of losses	\$6 75
Office expenses, clerk hire, etc.	1 75
Advertising, printing and stationery	3 00
Postage	2 00
Commissions to agents or directors, including \$15 policy fees..	15 00
Total Disbursements	\$28 50
Balance	\$1,190 82

ASSETS

Cash in office	\$52 58
Deposits in trust companies and banks <i>not on interest</i>	1,138 24
Total Assets	\$1,190 82

LIABILITIES

Gross losses and claims unpaid including \$975 claims resisted..	\$975 00
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	72	\$126,500
Written or renewed in 1914	15	31,730
Totals	87	\$158,230
Deduct expirations and cancellations	21	36,930
In force December 31, 1914	66	\$121,300

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Eighty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President, secretary and one director.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$3,000.

FARMERS TOWN MUTUAL INSURANCE COMPANY OF CLINTON

• STANFORDVILLE, N. Y.

[Commenced business April 19, 1884]

L. G. GRAHAM, President

DUANE STOREY, Secretary

INCOME

Advance payments (other than policy fees)	\$170 86
Policy fees	74 50
Assessments received	714 15
Borrowed money	60 00
Total Income	\$1,019 51
Balance on hand December 31, 1913	210 11
Total	\$1,229 62

DISBURSEMENTS

Amount of losses paid	\$974 00
Expense of adjustment and settlement of losses	10 00
Officers' salaries and fees	148 50
Offices expenses, clerk hire, etc	4 75
Advertising, printing and stationery	5 97
Postage	11 76
Returns to policyholders other than loss payments	1 38
Borrowed money repaid	60 00
Miscellaneous	3 00
Total Disbursements	\$1,219 36
Balance	\$10 26

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$10 26
--	---------

LIABILITIES

Gross losses and claims unpaid	\$400 00
--------------------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	318	\$612, 330
Written or renewed in 1914	74	162, 500
Totals	392	\$774, 830
Deduct expirations and cancellations	86	149, 760
In force December 31, 1914	306	\$625, 070

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and school-houses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$536.22.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom. Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

THE FARMERS TOWN MUTUAL INSURANCE COMPANY OF RED HOOK

RED HOOK, N. Y.

[Commenced business August 13, 1879]

HENRY S. ELTING, President

R. DUDLEY KERLEY, Secretary

INCOME

Advance payments (other than policy fees)	\$141 25
Policy fees	91 50
Total Income	\$232 75
Balance on hand December 31, 1913	164 00
Total	\$396 75

DISBURSEMENTS

Officers' salaries and fees	\$15 25
Directors' fees and expenses	10 50
Advertising, printing and stationery	10 00
Postage	3 00
Commissions to agents or directors, including \$91.50 policy fees	91 50
Miscellaneous	6 64
Total Disbursements	\$136 89
Balance	\$259 86

ASSETS

Cash in office	\$259 86
----------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	137	\$337, 655
Written or renewed in 1914	61	141, 255
Totals	198	\$478, 910
Deduct expirations and cancellations	49	121, 700
In force December 31, 1914	149	\$357, 210

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools, violet houses, stores and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class A, farm property, schools and violet houses; Class B, stores and factories.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class B double the rate of Class A.

For what term are policies written? One and three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$4,000.

THE FARMERS TOWN MUTUAL INSURANCE COMPANY OF RHINEBECK

RHINEBECK, N. Y.

[Commenced business September, 1880]

JOHN P. HERMANS, President

CHAS. R. TRAVER, Secretary

INCOME

Advance payments (other than policy fees)	\$86 02
Policy fees	16 50
Interest	21 67
Total Income	\$124 19
Balance on hand December 31, 1913	545 07
Total	\$669 26

DISBURSEMENTS

Amount of losses paid	\$10 00
Officers' salaries and fees	35 00
Directors' fees and expenses	16 00
Office expenses, clerk hire, etc	2 00
Postage	1 97
Miscellaneous	12 55
Total Disbursements	\$77 52
Balance	\$591 74

ASSETS

Cash in office	\$35 00
Deposits in trust companies and banks <i>on interest</i>	556 74
Total Assets	\$591 74

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	120	\$312,665
Written or renewed in 1914	33	85,040
Totals	153	\$397,705
Deduct expirations and cancellations	41	84,400
In force December 31, 1914	112	\$313,305

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents and new member one dollar additional.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy. Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Committee appointed by president.

What is the largest amount insured in any one hazard? \$3,000.

THE FRANKLIN FIRE INSURANCE COMPANY

FRANKLIN, N. Y.

[Commenced business May, 1881]

E. L. JACKSON, President

WM. C. COLE, Secretary

INCOME

Advance payments (other than policy fees)	\$192 60
Assessments received	373 15
Borrowed money	100 00
Total income	\$665 75
Balance on hand December 31, 1913	233 21
Total	\$898 96

DISBURSEMENTS

Amount of losses paid.....	\$410 15
Expense of adjustment and settlement of losses.....	27 00
Officers' salaries and fees.....	42 15
Directors' fees and expenses.....	87 00
Advertising, printing and stationery.....	6 20
Postage	6 80
Borrowed money repaid.....	1 50
Miscellaneous	16 32
Total Disbursements	\$597 12
Balance	\$301 84

ASSETS

Cash in office.....	\$301 84
---------------------	----------

LIABILITIES

Gross losses and claims unpaid.....	\$825 00
Borrowed money unpaid.....	100 00
Total Liabilities	\$925 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	401	\$892,065
Written or renewed in 1914.....	93	222,870
Totals	494	\$1,114,935
Deduct expirations and cancellations.....	91	204,085
In force December 31, 1914	403	\$910,850

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1.30 on first \$1,000 of insurance and 10 cents per \$100 thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1914? Five cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. Seven dollars.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? Two directors.

What is the largest amount insured in any one hazard? \$3,000.

GALWAY FIRE INSURANCE COMPANY

GALWAY, N. Y.

[Commenced business February 19, 1858]

PETER ANDERSON, President

ROBERT SHAW, Secretary

INCOME

Policy fees	\$75 00
Assessments received	1,610 76
Miscellaneous	21 85
Total Income	\$1,707 61
Balance on hand December 31, 1913.....	253 11
Total	\$1,960 72

DISBURSEMENTS

Amount of losses paid.....	\$1,670 30
Officers' salaries and fees.....	66 10
Advertising, printing and stationery.....	2 00
Postage	6 59
Miscellaneous	8 19
Total Disbursements	\$1,753 18
Balance	\$207 54

ASSETS

Cash in office.....	\$10 24
Deposits in trust companies and banks <i>not on interest</i>	197 30
Total Assets	\$207 54

LIABILITIES

Gross losses and claims unpaid.....	\$403 52
-------------------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	252	\$388,410
Written or renewed in 1914.....	50	81,855
Totals	302	\$470,265
Deduct expirations and cancellations.....	49	79,475
In force December 31, 1914.....	253	\$390,790

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Forty-seven cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$57.06.

State amount, if any, of unpaid assessments levied during the year 1914. \$206.62.

Is property classified? Yes. If so, state kinds of property included in each classification. Classified as to distance from other property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. Various.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$3,000.

GERMAN MUTUAL FIRE INSURANCE ASSOCIATION OF WELLSVILLE, ALLEGANY COUNTY, NEW YORK

WELLSVILLE, N. Y.

[Commenced business August 1, 1902]

C. E. HARMS, President

H. F. DORNOW, Secretary

INCOME

Advance payments (other than policy fees)	\$333 05
Assessments received	710 45
Interest	1 22
Total Income	\$1,044 72
Balance on hand December 31, 1913	102 64
Total	\$1,147 36

DISBURSEMENTS

Amount of losses paid	\$840 48
Expense of adjustment and settlement of losses	1 00
Officers' salaries and fees	90 00
Directors' fees and expenses	45 60
Advertising, printing and stationery	3 40
Postage	3 87
Returns to policyholders other than loss payments	08
Miscellaneous	1 05
Total Disbursements	\$985 48
Balance	\$161 88

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$36 88
Deposits in trust companies and banks <i>on interest</i>	125 00
Total Assets	\$161 88

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	225	\$250, 950
Written or renewed in 1914	193	253, 450
Totals	418	\$504, 400
Deduct expirations and cancellations	232	262, 800
In force December 31, 1914	186	\$241, 600

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Fifteen cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? First class, thirty and one-half cents; second class, fifty-seven cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$72.55.

Is property classified? Yes. If so, state kinds of property included in each classification. First class: farm and village property. Second class: village property more hazardous than detached dwellings.

Does corporation use different rate in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, one and seven-eighths times first class.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Two directors.

What is the largest amount insured in any one hazard? \$2,000.

THE GERMAN MUTUAL INSURANCE COMPANY
OF WAYLAND

PERKINSVILLE, N. Y.

[Commenced business January, 1879]

JACOB WERTH, President

BENJAMIN GOTTSCHALL, Secretary

INCOME

Advance payments (other than policy fees).....	\$215 24
Assessments received	4,931 70
Interest	70 00
Total Income	\$5,216 94
Balance on hand December 31, 1913.....	4,420 78
Total	\$9,637 72

DISBURSEMENTS

Amount of losses paid.....	\$7,174 81
Expense of adjustment and settlement of losses.....	40 00
Directors' fees and expenses.....	173 00
Office expenses, clerk hire, etc.....	4 35
Advertising, printing and stationery.....	3 85
Postage	23 13
Returns to policyholders other than loss payments.....	23 08
Miscellaneous	28 58
Total Disbursements	\$7,470 80
Balance	\$2,166 92

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$166 92
Deposits in trust companies and banks <i>on interest</i>	2,000 00
Total Assets	\$2,166 92

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	724	\$2,421, 075
Written or renewed in 1914.....	43	86, 075
Totals	767	\$2,507, 150
Deduct expirations and cancelations.....	9	23, 400
In force December 31, 1914.....	758	\$2, 483, 750

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools and creameries.
What policy or survey fee does policyholder pay at issuance of policy?
None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents for each year of policy.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,000.

GERMANTOWN AND CLERMONT CO-OPERATIVE
FIRE INSURANCE COMPANY

GERMANTOWN, N. Y.

[Commenced business 1910]

FREEMAN BOICE, President

ERASTUS COONS, Secretary

INCOME

Policy fees	\$78 00
Miscellaneous	88 94
Total Income	\$166 94
Balance on hand December 31, 1913.....	253 23
Total	\$420 17

DISBURSEMENTS

Amount of losses paid.....	\$24 37
Directors' fees and expenses.....	200 52
Office expenses, clerk hire, etc.....	5 00
Advertising, printing and stationery.....	12 75
Postage	6 00
Commissions to agents or directors, including \$78 policy fees..	104 00
Legal expenses	10 00
Miscellaneous	5 50
Total Disbursements	\$368 14
Balance	\$52 03

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$52 03
--	---------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	330	\$705,242
Written or renewed in 1914.....	52	124,215
Totals	382	\$829,457
Deduct expirations and cancellations.....	51	97,923
In force December 31, 1914.....	331	\$731,534

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance
of policy? None

What was the rate per \$100 of insurance of any assessments levied during
1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. \$35.61.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors or committee appointed by it.

What is the largest amount insured in any one hazard? \$6,000.

GHENT MUTUAL FIRE INSURANCE COMPANY

GHENT, N. Y.

[Commenced business February 5, 1859]

JOHN E. KITTLE, President

JOHN H. SHULT, Secretary

INCOME	
Policy fees	\$66 00
Assessments received	2,567 77
Net Income	\$2,633 77
Balance on hand December 31, 1913.....	141 99
Total	\$2,775 76

DISBURSEMENTS	
Amount of losses paid.....	\$2,529 15
Expense of adjustment and settlement of losses.....	31 00
Officers' salaries and fees.....	12 00
Directors' fees and expenses.....	2 50
Office expenses, clerk hire, etc.....	10 23
Commissions to agents or directors, including \$66 policy fecs..	66 00
Miscellaneous	12 00
Total Disbursements	\$2,662 88
Balance	\$112 88

ASSETS	
Cash in office.....	\$112 88

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1913.....	328	\$630,000
Written or renewed in 1914.....	66	129,500
Totals	394	\$759,500
Deduct expirations and cancellations.....	107	169,739
In force December 31, 1914.....	287	\$589,761

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, town halls, schools and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? \$1.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Collector, double amount to be collected.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President or secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,000.

GREENWICH TOWN FIRE INSURANCE COMPANY

GREENWICH, N. Y.

[Commenced business June 5, 1891]

DUANE M. HALL, President

O. W. TEFFT, Secretary

INCOME

Policy fees	\$128 00
Balance on hand December 31, 1913.....	99 70
Total	<u>\$227 70</u>

DISBURSEMENTS

Amount of losses paid.....	\$20 00
Directors' fees and expenses.....	21 00
Office expenses, clerk hire, etc.....	1 25
Advertising, printing and stationery.....	11 50
Postage	4 11
Commissions to agents or directors, including \$64 policy fees..	64 00
Returns to policyholders other than loss payments.....	2 00
Interest on borrowed money.....	9 00
Total Disbursements	<u>\$132 86</u>
Balance	<u>\$94 84</u>

ASSETS

Cash in office.....	<u>\$94 84</u>
---------------------	----------------

LIABILITIES

Borrowed money unpaid.....	\$150 00
Interest accrued on borrowed money.....	2 03
Total Liabilities	<u>\$152 03</u>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	396	\$674,475
Written or renewed in 1914.....	70	128,355
Totals .	<u>466</u>	<u>\$802,830</u>
Deduct expirations and cancellations.....	67	112,020
In force December 31, 1914.....	<u>399</u>	<u>\$690,810</u>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.
What policy or survey fee does policyholder pay at issuance of policy? \$2.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.
What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years usually.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$5,800.

GUILDERLAND MUTUAL INSURANCE ASSOCIATION

GUILDERLAND CENTER, N. Y.

[Commenced business 1854]

IRA HURST, President

JOHN J. MANN, Secretary

INCOME

Advance payments (other than policy fees)	\$91 20
Policy fees	218 00
Assessments received	6, 672 67
Borrowed money	150 00
New York Central R. R. Co.....	750 00
Miscellaneous	7 45
Total Income	\$7,839 32
Balance on hand December 31, 1913.....	912 05
Total	\$8,801 37

DISBURSEMENTS

Amount of losses paid.....	\$4,965 77
Expense of adjustment and settlement of losses.....	75 00
Officers' salaries and fees.....	81 75
Directors' fees and expenses.....	18 00
Office expenses, clerk hire, etc.....	33 05
Advertising, printing and stationery.....	10 80
Postage	4 89
Commissions to agents or directors, including \$136.25 policy fees	176 25
Borrowed money repaid and (\$12.75) interest thereon.....	1, 362 75
Legal expenses	10 00
Miscellaneous	42 90
Total Disbursements	\$6,781 16
Balance	\$2,020 21

ASSETS

Cash in office.....	\$100 00
Deposits in trust companies and banks <i>not on interest</i>	1, 920 21
Total Assets	\$2,020 21

LIABILITIES

Gross losses and claims unpaid.....	\$2, 295 33
-------------------------------------	-------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	552	\$1,007, 755
Written or renewed in 1914.....	109	176, 165
Totals	661	\$1, 183, 920
Deduct expirations and cancellations.....	114	157, 827
In force December 31, 1914.....	547	\$1, 026, 093

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stores, churches, stores and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Forty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$15.54.

State amount, if any, of unpaid assessments levied during the year 1914. \$137.04.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm buildings and detached dwellings not in villages; also farm buildings and dwellings within the corporation of Altamont not within 100 feet of other buildings; second class, buildings and property not specified in other classes, churches, hop houses, cheese factories, creameries, school buildings and the contents of such buildings and other private property in villages; third class, property in villages not specified in other classes and for buildings used for hotels and mercantile establishments; fourth class, property situated within 40 feet of the boundary line of any railroad and other descriptions of hazardous property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, one and one-half times first class; third class, double first class; fourth class, three times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

THE HAMDEN MUTUAL INSURANCE COMPANY

DELANCEY, N. Y.

[Commenced business July 1, 1873]

ARTHUR SHAW, President

JOHN B. MABLE, Secretary

INCOME

Policy fees	\$76 00
Assessments received	430 26
Total Income	\$506 26
Balance on hand December 31, 1913.....	185 30
Total	\$691 56

DISBURSEMENTS

Amount of losses paid.....	\$326 00
Officers' salaries and fees.....	47 00
Directors' fees and expenses.....	38 00
Advertising, printing and stationery.....	6 08
Postage	3 17
Miscellaneous	29 24
Total Disbursements	\$449 49
Balance	\$242 07

ASSETS

Cash in office.....	\$242 07
---------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	286	\$610, 105
Written or renewed in 1914.....	76	151, 725
Totals	362	\$761, 830
Deduct expirations and cancellations.....	73	152, 260
In force December 31, 1914.....	289	\$609, 570

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Seven and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$3.11.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$3,000.

HARTWICK TOWN INSURANCE COMPANY

HARTWICK SEMINARY, N. Y.

[Commenced business April, 1886]

MORELL SMITH, President

C. F. INGOLDSBY, Secretary

INCOME

Policy fees	\$130 00
Assessments received	2 40
Borrowed money	165 00
Total Income	\$297 40

DISBURSEMENTS

Amount of losses paid.....	\$38 72
Expense of adjustment and settlement of losses.....	4 50
Officers' salaries and fees.....	7 50
Directors' fees and expenses.....	9 00
Advertising, printing and stationery.....	5 00
Postage	6 50
Commissions to agents or directors, including \$123.50 policy fees	123 50
Borrowed money repaid and (\$1.86) interest thereon.....	41 86
Miscellaneous	38 97
Total Disbursements	\$275 55

Balance	\$21 85
----------------------	----------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$21 85
--	---------

LIABILITIES

Borrowed money unpaid.....	\$125 00
----------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	284	\$479, 400
Written or renewed in 1914.....	65	112, 680
Totals	349	\$592, 080
Deduct expirations and cancellations.....	62	97, 340
In force December 31, 1914.....	287	\$494, 740

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached village dwellings and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. According to distance from other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Various rates.

For what terms are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, double amount of assessment.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

THE HEBRON CO-OPERATIVE FIRE INSURANCE COMPANY

WEST HEBRON, N. Y.

[Commenced business September, 1877]

ALEX. GOURLAY, President

J. E. McCLELLAN, Secretary

INCOME

Policy fees	\$134 00
Assessments received	2,689 05
Borrowed money	961 50
Total Income	\$3,784 55
Balance on hand December 31, 1913.....	42 45
Total	\$3,827 00

DISBURSEMENTS

Amount of losses paid.....	\$2,589 25
Expense of adjustment and settlement of losses.....	51 60
Office expenses, clerk hire, etc.....	5 00
Advertising, printing and stationery.....	13 54
Postage	2 20
Commissions to agents or directors, including \$67 policy fees..	67 00
Borrowed money repaid and (\$29.08) interest thereon.....	1,043 89
Miscellaneous	12 23
Total Disbursements	\$3,784 71

Balance	\$42 29
----------------------	----------------

ASSETS

Cash in office.....	\$42 29
---------------------	---------

LIABILITIES

Borrowed money unpaid.....	\$76 69
----------------------------	---------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	350	\$655,920
Written or renewed in 1914.....	67	149,335
Totals	417	\$805,255
Deduct expirations and cancellations.....	76	139,425
In force December 31, 1914.....	341	\$665,830

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.
 What policy or survey fee does policyholder pay at issuance of policy? \$2.
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.
 What was the rate per \$100 of insurance of any assessments levied during 1914? Forty-one cents.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914.
\$6.38.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$3,000.

HOOSICK CO-OPERATIVE FIRE INSURANCE COMPANY

HOOSICK, N. Y.

[Commenced business March, 1895]

JAY C. COTTRELL, President

JOHN A. HARRISON, Secretary

INCOME

Policy fees	\$84 00
Assessments received	3,115 83
Interest	15 00
Fees on assessment	64 96
Miscellaneous	14 26
B. F. Cory Estate.....	1,425 00
Total Income	\$4,719 05
Balance on hand December 31, 1913.....	22 89
Total	\$4,741 94

DISBURSEMENTS

Amount of losses paid.....	\$3,688 50
Officers' salaries and fees.....	92 81
Directors' fees and expenses.....	45 00
Advertising, printing and stationery.....	6 00
Postage	16 50
Commissions to agents or directors, including \$42 policy fees..	42 00
Legal expenses	818 24
Miscellaneous	3 34
Total Disbursements	\$4,712 39
Balance	\$29 55

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$29 55
--	---------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	260	\$743,185
Written or renewed in 1914.....	42	120,040
Totals	302	\$863,225
Deduct expirations and cancellations.....	43	111,930
In force December 31, 1914.....	259	\$751,295

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, schools, stores.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty-eight and nine-tenths cents.

State amount, if any, of unpaid assessments levied during the year 1913? None.

State amount, if any, of unpaid assessments levied during the year 1914? None.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, buildings more than 40 feet from other buildings; second class, buildings less than 40 feet from other buildings, churches and all property more than 100 feet and less than 500 feet from railroad; third class, schoolhouses, stores, blacksmith shops and all property less than 100 feet from railroad.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, double first class; third class, three times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted. Directors.

What is the largest amount insured in any one hazard? \$3,000.

JACKSON FIRE INSURANCE COMPANY

JACKSON, N. Y.

[Commenced business November, 1858]

EDWIN M. KERR, President

HENRY N. DUNHAM, Secretary

INCOME

Policy fees	\$88 00
Assessments received	6 82
Interest	5 81
Total Income	\$100 63
Balance on hand December 31, 1913.....	184 62
Total	\$285 25

DISBURSEMENTS

Amount of losses paid.....	\$29 50
Officers' salaries and fees.....	66 00
Advertising, printing and stationery.....	1 13
Postage	2 50
Miscellaneous	4 48
Total Disbursements	\$103 61
Balance	\$181 64

ASSETS

Cash in office.....	\$8 89
Deposits in trust companies and banks <i>on interest</i>	172 75
Total Assets	\$181 64

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	186	\$445,300
Written or renewed in 1914.....	44	84,915
Totals	230	\$530,215
Deduct expirations and cancellations.....	41	80,595
In force December 31, 1914.....	189	\$449,620

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

THE KINDERHOOK AND STUYVESANT MUTUAL INSURANCE COMPANY

VALATIE, N. Y.

[Commenced business June, 1891]

JOHN S. BAKER, President

FRANK ROSSMAN, Secretary

INCOME

Advance payments (other than policy fees)	\$39 35
Policy fees	13 50
Assessments received	3,498 24
Borrowed money	50 00
Total Income	\$3,601 09
Balance on hand December 31, 1913	90 52
Total	\$3,691 61

DISBURSEMENTS

Amount of losses paid	\$3,507 80
Officers' salaries and expenses	75 00
Advertising, printing and stationery	1 00
Postage	14 76
Commissions to agents or directors	13 50
Miscellaneous	2 00
Total Disbursements	\$3,614 06
Balance	\$77 55

ASSETS

Cash in office	\$77 55
----------------------	---------

LIABILITIES

Borrowed money unpaid	\$50 00
Interest due and accrued on borrowed money	3 00
All other liabilities	251 70
Total Liabilities	\$304 70

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	363	\$525,188
Written or renewed in 1914	27	39,345
Totals	390	\$564,533
Deduct expirations and cancellations	44	60,010
In force December 31, 1914	346	\$504,523

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwelling, stores and hotels.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? 72½ cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$42.48.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, farm and detached village residences; second class, village residences exposed; third class, village residences near hazardous risks; fourth class, stores and hotels.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, double first class; third class, three times first class; fourth class, four times first class.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors appoints adjuster.

What is the largest amount insured in any one hazard? \$2,500.

KNOX MUTUAL INSURANCE COMPANY

KNOX, N. Y.

[Commenced business 1858]

WINFIELD S. SCHOONMAKER, President

CORNELL OSTRANDER, Secretary

INCOME

Policy fees	\$103 50
D. & H. R. R. Co.....	500 00
Total Income	\$603 50
Balance on hand December 31, 1913	109 11
Total	\$712 61

DISBURSEMENTS

Amount of losses paid.....	\$33 30
Advertising, printing and stationery.....	10 00
Postage	5 00
Commissions to agents or directors, including \$1 policy fees..	69 00
Miscellaneous	47 00
Total Disbursements	\$164 30
Balance	\$548 31

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$48 31
Deposits in trust companies and banks <i>on interest</i>	500 00
Total Assets	\$548 31

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	315	\$450,920
Written or renewed in 1914.....	69	58,000
Totals	384	\$508,920
Deduct expirations and cancellations.....	50	36,085
In force December 31, 1914	334	\$472,835

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, hotels and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary,
\$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Committee of five appraisers.

What is the largest amount insured in any one hazard? \$3,000

KORTRIGHT MUTUAL FIRE INSURANCE ASSOCIATION

WEST KORTRIGHT, N. Y.

[Commenced business 1878]

J. I. ROBERTS, President

E. P. FRISBIE, Secretary

INCOME

Advance payments (other than policy fees)	\$40 28
Policy fees	23 25
Assessments received	12,063 96
Total Income	\$12,127 49
Balance on hand December 31, 1913.....	15 95
Total	\$12,143 44

DISBURSEMENTS

Amount of losses paid.....	\$11,372 90
Expense of adjustment and settlement of losses.....	33 50
Officers' salaries and fees.....	23 25
Office expenses, clerk hire, etc.....	6 60
Advertising, printing and stationery.....	10 31
Postage	11 52
Returns to policyholders other than loss payments.....	10 40
Borrowed money repaid and (\$8.95) interest thereon.....	307 30
Legal expenses	7 00
Miscellaneous	3 78
Total Disbursements	\$11,786 56
Balance	\$356 88

ASSETS

Cash in office.....	\$116 34
Deposits in trust companies and banks <i>not on interest</i>	240 54
Total Assets	\$356 88

LIABILITIES

Gross losses and claims unpaid.....	\$600 00
-------------------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	294	\$975,225
Written or renewed in 1914.....	31	84,005
Totals	325	\$1,059,230
Deduct expirations and cancellations.....	6	15,400
In force December 31, 1914.....	319	\$1,043,830

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools, churches, mills, halls.

What policy or survey fee does policyholder pay at issuance of policy? Seventy-five cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? \$1.29.

State amount, if any, of unpaid assessments levied during the year 1913. \$8.43.

State amount, if any, of unpaid assessments levied during the year 1914. \$312.84.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? Committee of three appraisers.

What is the largest amount insured in any one hazard? \$7,000.

THE LIVINGSTON TOWN INSURANCE COMPANY

LIVINGSTON, N. Y.

[Commenced business 1858]

STEPHEN J. CLUM, President

THERON MOORE, Secretary

INCOME

Advance payments (other than policy fees)	\$133 69
Policy fees	12 00
Assessments received	1,541 43
Total Income	\$1,687 12
Balance on hand December 31, 1913.	90 25
Total	\$1,777 37

DISBURSEMENTS

Amount of losses paid	\$1,598 77
Expense of adjustment and settlement of losses	4 50
Directors' fees and expenses	52 50
Advertising, printing and stationery	05
Postage	6 41
Commissions to agents or directors, including \$31.50 policy fees	55 50
Returns to policyholders other than loss payments	55
Legal expenses	1 75
Total Disbursements	\$1,720 03
Balance	\$57 34

ASSETS

Cash in office	\$57 34
----------------------	---------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	358	\$635,680
Written or renewed in 1914	63	98,185
Totals	421	\$733,865
Deduct expirations and cancellations	51	94,490
In force December 31, 1914.	370	\$639,375

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stores, hotels and school buildings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents and fifty cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-six cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm property and dwellings; second class, stores, hotels, churches and schools.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$200; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors or three appraisers.

What is the largest amount insured in any one hazard? \$6,000.

MALTA FIRE INSURANCE COMPANY

MALTA, N. Y.

[Commenced business October, 1859]

J. E. COLLAMER, President

J. E. BAKER, Secretary

INCOME

Advance payments (other than policy fees)	\$20 82
Policy fees	39 00
Assessments received	2, 269 47
Total Income	\$2,329 29
Balance on hand December 31, 1913.....	56 85
Total	\$2,386 14

DISBURSEMENTS

Amount of losses paid.....	\$2,262 98
Expense of adjustment and settlement of losses.....	64 46
Advertising, printing and stationery.....	3 75
Postage	5 00
Commissions to agents or directors, including \$13 policy fees..	39 50
Miscellaneous	2 00
Total Disbursements	\$2,377 69
Balance	\$8 45

ASSETS

Cash in office.....	\$8 45
---------------------	--------

LIABILITIES

Gross losses and claims unpaid.....	\$1,933 67
Adjusting loss	13 00
Total Liabilities	\$1,946 67

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	183	\$261,272
Written or renewed in 1914.....	26	42,545
Totals	209	\$303,817
Deduct expirations and cancellations.....	48	70,543
In force December 31, 1914.....	161	\$233,274

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Ninety-four and five-tenths cents.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914.
\$148.25.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer,
\$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$3,000.

MEREDITH INSURANCE COMPANY

MERIDALE, N. Y.

[Commenced business 1862]

JAMES P. DOIG, President

SEELY B. DARLING, Secretary

INCOME

Policy fees	\$138 00
Assessments received	1,513 73
Borrowed money	50 00
Total Income	\$1,706 73
Balance on hand December 31, 1913.....	62 59
Total	\$1,769 32

DISBURSEMENTS

Amount of losses paid.....	\$1,191 00
Directors' fees and expenses.....	54 00
Advertising, printing and stationery.....	11 75
Commissions to agents or directors.....	138 00
Borrowed money repaid.....	210 19
Total Disbursements	\$1,604 94
Balance	\$164 38

ASSETS

Cash in office.....	\$164 38
---------------------	----------

LIABILITIES

Borrowed money unpaid	\$50 00
All other debts	248 53
Total Liabilities.....	\$298 53

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	351	\$882,853
Written or renewed in 1914.....	92	248,230
Totals	443	\$1,131,083
Deduct expirations and cancellations.....	89	178,060
In force December 31, 1914.....	354	\$953,023

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied during the year 1914? None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? Committee appointed by board of directors.

What is the largest amount insured in any one hazard? \$4,000.

MIDDLETOWN AND ROXBURY FIRE INSURANCE COMPANY

ROXBURY, N. Y.

[Commenced business April, 1903]

J. B. WYCKOFF, President

C. F. MORSE, Secretary

INCOME

Advance payments (other than policy fees)	\$910 30
Assessments received	4,853 31
Borrowed money	500 00
Miscellaneous	25 08
Total Income	\$6,318 69
Balance on hand December 31, 1913	2 11
Total	\$6,320 80

DISBURSEMENTS

Amount of losses paid	\$1,614 44
Expense of adjustment and settlement of losses	7 00
Officers' salaries and fees	326 00
Directors' fees and expenses	427 93
Advertising, printing and stationery	19 85
Postage	39 35
Returns to policyholders other than loss payments	86 24
Borrowed money repaid and (\$142.94) interest thereon	2,775 46
Miscellaneous	11 02
Total Disbursements	\$5,307 29
Balance	\$1,013 51

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,013 51
--	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	858	\$2,093,983
Written or renewed in 1914	332	886,575
Totals	1,190	\$2,980,558
Deduct expirations and cancellations	315	788,425
In force December 31, 1914	875	\$2,192,133

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholders pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$25.08.

State amount, if any, of unpaid assessments levied during the year 1914. \$15.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

NEW BALTIMORE MUTUAL INSURANCE
ASSOCIATION

NEW BALTIMORE, N. Y.

[Commenced business March, 1854]

CHARLES J. LISK, President

CHAS. H. BRONK, Secretary

INCOME

Advance payments (other than policy fees)	\$120 62
Policy fees	109 50
Assessments received	5,812 01
Miscellaneous	13 32
Total Income	\$6,055 45
Balance on hand December 31, 1913	1,661 06
Total	\$7,716 51

DISBURSEMENTS

Amount of losses paid	\$7,121 60
Expense of adjustment and settlement of losses	26 00
Directors' fees and expenses	12 00
Advertising, printing and stationery	14 25
Postage	7 36
Commissions to agents or directors, including \$293.10 policy fees	402 60
Returns to policyholders other than loss payments	39 72
Miscellaneous	3 85
Total Disbursements	\$7,627 38
Balance	\$89 13

ASSETS

Cash in office	\$21 77
Deposits in trust companies and bank <i>not on interest</i>	67 36
Total Assets	\$89 13

LIABILITIES

Gross losses and claims unpaid	\$3,015 02
--------------------------------------	------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	622	\$1,096,650
Written or renewed in 1914	75	126,435
Totals	697	\$1,223,085
Deduct expirations and cancellations	230	323,985
In force December 31, 1914	467	\$899,100

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? Sixty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$521.41.

State amount, if any, of unpaid assessments levied during the year 1914. \$261.10.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$4,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive Committee and Directors.

What is the largest amount insured in any one hazard? \$4,500.

NEW SCOTLAND MUTUAL INSURANCE COMPANY

VOORHEESVILLE, N. Y.

[Commenced business 1854]

EDWARD HOTALING, President

FRANK VAN AUKEN, Secretary

INCOME

Policy fees	\$347 00
Balance on hand December 31, 1913.....	217 01
Total	\$564 01

DISBURSEMENTS

Amount of losses paid.....	\$210 00
Officers' salaries and fees.....	271 63
Directors' fees and expenses.....	25 50
Office expenses, clerk hire, etc.....	2 50
Postage	4 20
Miscellaneous	3 25
Total Disbursements	\$517 08

Balance	\$46 93
----------------------	----------------

ASSETS

Cash in office.....	\$46 93
---------------------	---------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	615	\$1,146,290
Written or renewed in 1914.....	147	295,975
Totals	762	\$1,442,265
Deduct expirations and cancellations.....	139	208,317
In force December 31, 1914.....	623	\$1,233,948

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, schools and stores.

What policy or survey fee does policyholder pay at issuance of policy? \$2.00.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm property over 100 feet from other property; second class, all other property.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,500.

OTSQUAGO CO-OPERATIVE FIRE INSURANCE
COMPANY

VANHORNESVILLE, N. Y.

[Commenced business March, 1911]

P. H. ELWOOD, President
W. J. TILYOU, Secretary

INCOME	
Policy fees	\$52 00
Borrowed money	32 00
Miscellaneous	17 30
Total Income	\$101 30
Balance on hand December 31, 1913.....	1 68
Total	\$102 98

DISBURSEMENTS	
Amount of losses paid.....	\$12 50
Postage	3 00
Commissions to agents or directors, including \$52.00 policy fees	52 00
Borrowed money repaid and (\$1.92) interest thereon.....	33 92
Miscellaneous	1 56
Total Disbursements	\$102 98

LIABILITIES	
Borrowed money unpaid.....	\$47 38
Interest due and accrued on borrowed money.....	1 92
Total Liabilities	\$49 30

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1913.....	133	\$257,365
Written or renewed in 1914.....	52	96,595
Totals	185	\$353,960
Deduct expirations and cancellations.....	55	97,855
In force December 31, 1914.....	130	\$256,105

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$1.00.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, property 66 feet from other property; second class, property over 30 feet and less than 66 feet from other property; third class, property less than 30 feet.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, $1\frac{1}{3}$ times first class; third class, $1\frac{1}{2}$ times flat rate.

For what term are policies written? Three years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors appointed by board.

What is the largest amount insured in any one hazard? \$5,000.

PITTSTOWN CO-OPERATIVE FIRE INSURANCE
COMPANY

JOHNSONVILLE, N. Y.

[Commenced business 1911]

ELMER E. HAYNER, PresidentEDWARD E. WELLING, Secretary

INCOME

Policy fees	\$93 00
Assessments received	649 14
Total Income	\$742 14
Balance on hand December 31, 1913.....	119 05
Total	\$861 19

DISBURSEMENTS

Amount of losses paid	\$421 11
Officers' salaries and fees.....	93 00
Office expenses, clerk hire, etc.....	4 10
Advertising, printing and stationery.....	8 44
Postage	14 98
Commissions to agents or directors, including \$62 policy fees..	62 00
Total Disbursements	\$603 03
Balance	\$257 56

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$257 56
--	----------

LIABILITIES

Gross losses and claims unpaid.....	\$840 00
-------------------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	373	\$712, 860
Written or renewed in 1914.....	62	128, 930
Toals	435	\$841, 790
Deduct expirations and cancellations.....	73	126, 305
In force December 31, 1914.....	362	\$715, 485

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, schools, stores and shops.
What policy or survey fee does policyholder pay at issuance of policy? \$1.50.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Nine cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, farm property and buildings 30 feet from other buildings; second class, stores, shops and buildings less than 30 feet from others.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. Second class assessed twice as much as first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$6,000.

PUTNAM TOWN FIRE INSURANCE COMPANY

PUTNAM, N. Y.

[Commenced business August, 1896]

J. D. GRAHAM, President G. E. LIDGERWOOD, Secretary

INCOME

Advance payments (other than policy fees)	\$62 10
Assessments received	465 00
Total Income	\$527 10
Balance on hand December 31, 1913	143 16
Total	\$670 26

DISBURSEMENTS

Amount of losses paid.....	\$515 00
Expense of adjustment and settlement of losses.....	12 00
Commissions to agents or directors, including \$25 policy fees.....	25 00
Miscellaneous	2 00
Total Disbursements	\$554 00
Balance	\$116 26

ASSETS

Cash in office	\$116 26
----------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	104	\$162,725
Written or renewed in 1914.....	25	27,719
Totals	129	\$190,444
Deduct expirations and cancellations.....	16	19,055
In force December 31, 1914.....	113	\$171,389

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.
What policy or survey fee does policyholder pay at issuance of policy? None.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1.50 on \$500 or less; 20 cents per \$100 on policies up to \$1,000, and 10 cents per \$100 of insurance thereafter.
What was the rate per \$100 of insurance of any assessments levied during 1914? 28 cents.
Is property classified? No.
Does corporation use different rates in making assessments on classified property? No.
For what term are policies written? One to five years.
Are officers bonded? Yes. If so, state amount of bond for each. President, \$500; secretary, \$500.
Does the corporation obtain bonds from its directors or agents? No.
Are risks inspected? Yes. If so, by whom? Secretary or two directors.
By whom are losses adjusted? Directors.
What is the largest amount insured in any one hazard? \$5,460.

SALEM MUTUAL TOWN FIRE INSURANCE COMPANY

SALEM, N. Y.

[Commenced business April, 1889]

JOHN M. COLLINS, President

D. H. SAFFORD, Secretary

INCOME

Policy fees	\$110 00
Assessments received	46 13
Borrowed money	150 00
Total Income	\$306 13
Balance on hand December 31, 1913.....	48 50
Total	\$354 63

DISBURSEMENTS

Amount of losses paid	\$250 00
Expense of adjustment and settlement of losses.....	17 00
Advertising, printing and stationery.....	3 25
Postage	2 00
Commissions to agents or directors.....	55 00
Miscellaneous	7 48
Total Disbursements	\$334 73
Balance	\$19 90

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$19 90
--	---------

LIABILITIES

Borrowed money unpaid	\$150 00
Interest due and accrued on borrowed money.....	3 45
Total Liabilities	\$153 45

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	244	\$565,575
Written or renewed in 1914.....	56	116,375
Totals	300	\$681,950
Deduct expirations and cancellations.....	54	120,075
In force December 31, 1914.....	246	\$561,875

GENERAL INTERROGATORIES

Name the kinds of property insured. Farms, detached dwellings and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$2.00.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913? None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One to five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

SCHAGHTICOKE MUTUAL FIRE INSURANCE
COMPANY

SCHAGHTICOKE, N. Y.

[Commenced business 1857]

J. IRVING BAUCUS, President G. W. DUNHAM, Secretary

INCOME

Advance payments (other than policy fees)	\$49 55
Policy fees	17 00
Total Income	<u>\$66 55</u>
Balance on hand December 31, 1913.....	70
Total	<u><u>\$67 25</u></u>

DISBURSEMENTS

Amount of losses paid	\$20 06
Officers' salaries and fees.....	5 00
Advertising, printing and stationery.....	1 50
Postage	4 59
Commissions to agents or directors, including \$17 policy fees..	17 00
Returns to policyholders other than loss payments.....	77
Total Disbursements	<u>\$48 92</u>
Balance	<u><u>\$18 33</u></u>

ASSETS

Cash in office	<u><u>\$18 33</u></u>
----------------------	-----------------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	141	\$273, 082
Written or renewed in 1914.....	28	49, 550
Totals	<u>169</u>	<u>\$322, 632</u>
Deduct expirations and cancellations.....	41	77, 225
In force December 31, 1914.....	<u><u>128</u></u>	<u><u>\$245, 407</u></u>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and school houses.
What policy or survey fee does policyholder pay at issuance of policy? \$1.25.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.
What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.
State amount, if any, of unpaid assessments levied during the year 1913. None.
State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years principally.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000

SHARON, SEWARD AND CARLISLE CO-OPERATIVE INSURANCE COMPANY

SHARON SPRINGS, N. Y.

[Commenced business January, 1881]

STANTON OSTERHOUT, President

GEORGE A. PARSONS, Secretary

INCOME

Policy fees	\$312 00
Assessments received	5,927 94
Borrowed money	550 00
Total Income	\$6,789 94
Balance on hand December 31, 1913.....	118 43
Total	\$6,908 37

DISBURSEMENTS

Amount of losses paid	\$3,717 99
Officers' salaries and fees	350 00
Directors' fees and expenses.....	135 00
Advertising, printing and stationery	23 58
Postage	46 47
Commissions to agents or directors, including \$312 policy fees.	429 81
Borrowed money repaid and (\$120) interest thereon.....	2,120 00
Total Disbursements	\$6,822 85
Balance	\$85 52

ASSETS

Cash in office	\$50 80
Deposits in trust companies and banks <i>not on interest</i>	34 72
Total Assets	\$85 52

LIABILITIES

Gross losses and claims unpaid	\$247 16
Borrowed money unpaid	550 00
Interest due and accrued on borrowed money.....	24 25
Officers' salaries	350 00
Directors' and agents' fees.....	200 00
Total Liabilities	\$1,371 41

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	941	\$2,024,878
Written or renewed in 1914.....	312	467,752
Totals	1,253	\$2,492,630
Deduct expirations and cancellations.....	301	464,785
In force December 31, 1914	952	\$2,027,845

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$126.47.

State amount, if any, of unpaid assessments levied during the year 1914. \$2,071.48.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years, usually.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount of assessment.

Are risks inspected? No.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

SPRINGFIELD CO-OPERATIVE INSURANCE COMPANY

EAST SPRINGFIELD, N. Y.

[Commenced business June, 1886]

GEORGE H. BASINGER, President

JOHN J. WALRATH, Secretary

INCOME

Survey fees	\$62 00
Assessments received	1,427 97
Borrowed money	202 80
Total Income	\$1,692 77

DISBURSEMENTS

Amount of losses paid	\$1,010 94
Expense of adjustment and settlement of losses.....	13 50
Officers' salaries and fees.....	75 72
Directors' fees and expenses	38 00
Printing and stationery	6 25
Postage	3 15
Commissions to agents or directors	62 00
Borrowed money repaid and (\$22.50) interest thereon.....	378 05
Miscellaneous	2 27
Total Disbursements	\$1,589 88

Balance	\$102 89
----------------------	-----------------

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$102 89
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	268	\$481,485
Written or renewed in 1914.....	62	91,125
Totals	330	\$572,610
Deduct expirations and cancellations	51	55,625
In force December 31, 1914.....	279	\$516,985

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. \$5.55.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, property 50 feet or more from other property; second class, property less than 50 feet from other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Second class, double the first class.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer and collector, double amount of assessment.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

STAMFORD INSURANCE COMPANY

STAMFORD, N. Y.

[Commenced business January, 1860]

JOHN H. KING, President

RICHARD H. BARNER, Secretary

INCOME

Advance payments (other than policy fees)	\$167 30
Assessments received	2,962 88
Borrowed money	500 00
Total Income	\$3,630 18
Balance on hand December 31, 1913	234 35
Total	\$3,864 53

DISBURSEMENTS

Amount of losses paid	\$2,292 90
Expense of adjustment and settlement of losses	10 00
Officers' salaries and fees	90 00
Directors' fees and expenses	198 00
Office expenses, clerk hire, etc.	12 00
Advertising, printing and stationery	15 50
Postage	1 00
Commissions to agents or directors	54 75
Borrowed money repaid	1,162 25
Miscellaneous	3 53
Total Disbursements	\$3,839 93
Balance	\$24 60

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$24 60
--	---------

LIABILITIES

Borrowed money unpaid	\$500 00
Interest due and accrued on borrowed money	13 00
Total Liabilities	\$513 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913	408	\$820,075
Written or renewed in 1914	73	150,100
Totals	481	\$970,175
Deduct expirations and cancellations	82	190,450
In force December 31, 1914	399	\$779,725

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1.50 on first \$500 and five cents per \$100 thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1914? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1913. \$95.39.

State amount, if any, of unpaid assessments levied during the year 1914. \$720.12.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee appointed by directors.

What is the largest amount insured in any one hazard? \$2,500.

THE ULSTER CO-OPERATIVE FIRE INSURANCE

COMPANY

LAKE KATRINE, N. Y.

[Commenced business July, 1895]

JACOB KIEFFER, President

FRANK S. OSTERHOUDT, Secretary

INCOME

Policy fees	\$43 00
Assessments received	380 20
Interest	15
Miscellaneous	80
<hr/>	
Total Income	\$424 15
Balance on hand December 31, 1913.....	229 56
<hr/>	
Total	\$653 71

DISBURSEMENTS

Amount of losses paid	\$565 00
Officers' salaries and fees	47 00
Advertising, printing and stationery	6 00
Postage	12 33
<hr/>	
Total Disbursements	\$630 33
<hr/>	
Balance	\$23 38

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$23 38
--	---------

LIABILITIES

Gross losses and claims unpaid	\$900 00
--------------------------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	141	\$267, 315
Written or renewed in 1914.....	45	88, 210
<hr/>		<hr/>
Totals	186	\$355, 525
Deduct expirations and cancellations.....	55	99, 790
<hr/>		<hr/>
In force December 31, 1914.....	131	\$255, 735

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Fifteen cents.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914 \$4.05.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President, secretary and three directors.

What is the largest amount insured in any one hazard? \$5,885.

VENICE TOWN FIRE INSURANCE COMPANY

GENOA, N. Y.

[Commenced business 1879]

HERBERT M. ROE, President

WILLIAM H. SHARPSTEEN, Secretary

INCOME

Advance payments (other than policy fees)	\$307 08
Interest	8 82
Total Income	\$315 90
Balance on hand December 31, 1913.....	648 79
Total	\$964 69

DISBURSEMENTS

Amount of losses paid.....	\$171 50
Officers' fees	150 25
Directors' fees and expenses.....	92 25
Advertising, printing and stationery.....	16 95
Postage and telephone.....	6 80
Miscellaneous	26 54
Total Disbursements	\$464 29
Balance	\$500 40

ASSETS

Cash in office.....	\$9 67
Deposits in trust companies and banks <i>not on interest</i>	13 88
Deposits in trust companies and banks <i>on interest</i>	476 85
Total assets	\$500 40

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	562	\$1,293,140
Written or renewed in 1914.....	232	567,090
Totals	794	\$1,860,230
Deduct expirations and cancellations.....	206	463,925
In force December 31, 1914	588	\$1,396,305

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1.25 up to \$1,000 and 25 cents per \$100 of insurance thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913.
None.

State amount, if any, of unpaid assessments levied during the year 1914.
None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what terms are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

THE WALTON CO-OPERATIVE FIRE INSURANCE

COMPANY

WALTON, N. Y.

[Commenced business October 20, 1888]

GEORGE S. TACY, President

CHARLES W. SHEPARD, Secretary

INCOME

Policy fees	\$115 00
Assessments received	2,739 89
Borrowed money	1,200 00
Total Income	\$4,054 89
Balance on hand December 31, 1913.....	47 11
Total	\$4,102 00

DISBURSEMENTS

Amount of losses paid.....	\$2,524 50
Expense of adjustment and settlement of losses.....	29 50
Officers' salaries and fees.....	125 00
Directors' fees and expenses.....	120 15
Office expenses, clerk hire, etc.....	24 00
Advertising, printing and stationery.....	5 35
Postage	9 63
Borrowed money repaid and (\$38.12) interest thereon.....	938 12
Miscellaneous	3 14
Total Disbursements	\$3,779 39
Balance	\$322 61

ASSETS

Cash in office.....	\$322 61
---------------------	----------

LIABILITIES

Gross losses and claims unpaid including \$1,131.00 claims re- sisted	\$1,131 00
Borrowed money unpaid.....	300 00
Interest due and accrued on borrowed money.....	8 33
Total Liabilities	\$1,439 33

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	492	\$952,444
Written or renewed in 1914.....	118	240,585
Totals	610	\$1,193,029
Deduct expirations and cancellations.....	129	214,434
In force December 31, 1914.....	481	\$978,595

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, creameries and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.00

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? Sixty-three cents.

State amount, if any, of unpaid assessments levied during the year 1914. \$142.27.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, dwellings and contents; second class, all other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Second class, $1\frac{1}{3}$ times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President, secretary and one director.

What is the largest amount insured in any one hazard? \$5,000.

THE WHITE CREEK FIRE INSURANCE COMPANY

EAGLE BRIDGE, N. Y.

[Commenced business February 1, 1895]

JOHN C. COTTRELL, President

STEPHEN B. SWEET, Secretary

INCOME

Policy fees	\$58 00
Borrowed money	204 83
Total Income	\$262 83
Balance on hand December 31, 1913.....	101 67
Total	\$364 50

DISBURSEMENTS

Amount of losses paid.....	\$331 50
Advertising, printing and stationery.....	1 00
Postage	1 00
Commissions to agents or directors, including \$29.00 policy fees	29 00
Miscellaneous	2 00
Total Disbursements	\$364 50

LIABILITIES

Gross losses and claims unpaid.....	\$2 50
Borrowed money unpaid.....	204 83
Interest due and accrued on borrowed money.....	3 00
Total Liabilities	\$210 33

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	154	\$353,556
Written or renewed in 1914.....	29	54,000
Totals	183	\$407,556
Deduct expirations and cancellations.....	20	39,005
In force December 31, 1914.....	163	\$368,551

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.
What policy or survey fee does policyholder pay at issuance of policy? \$2.00.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.
What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.
State amount, if any, of unpaid assessments levied during the year 1913. None.
State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

THE WILTON MUTUAL FIRE INSURANCE COMPANY

WILTON, N. Y.

[Commenced business April, 1894]

E. J. SMITH, President

W. N. WESTFALL, Secretary

INCOME

Advance payments (other than policy fees)	\$49 93
Policy fees	43 75
Total Income	\$93 68
Balance on hand December 31, 1913.....	130 04
Total	\$223 72

DISBURSEMENTS

Amount of losses paid.....	\$17 50
Officers' salaries and fees.....	15 00
Office expenses, clerk hire, etc.....	11 50
Advertising, printing and stationery.....	12 00
Postage	2 02
Commissions to agents or directors, including \$43.75 policy fees	43 75
Miscellaneous	1 40
Total Disbursements	\$103 17
Balance	\$120 55

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$120 55
--	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	93	\$128,415
Written or renewed in 1914.....	35	49,930
Totals	128	\$178,345
Deduct expirations and cancellations.....	35	48,580
In force December 31, 1914.....	93	\$129,765

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stores, churches and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.25.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

Is property classified? Yes.

If so, state kinds of property included in each classification. Classified according to material of walls and roof.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 2, flat rate; Class 1, $\frac{7}{8}$ of Class 2; Class 3, $1\frac{1}{8}$ times Class 2.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,200.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Company's inspector.

By whom are losses adjusted? Committee appointed by directors.

What is the largest amount insured in any one hazard? \$4,218.

SCHAGHTICOKE SOCIETY FOR APPREHENDING
HORSE THIEVES AND ROBBERS

SCHAGHTICOKE, N. Y.

[Commenced business January 1, 1831]

C. H. LARRABEE, President

THEODORE BUTTON, Secretary

INCOME	
Interest	\$14 45
Miscellaneous	13 50
Total Income	\$27 95
Balance on hand December 31, 1913.	453 17
Total	\$481 12

DISBURSEMENTS	
Advertising, printing and stationery.	\$1 60
Miscellaneous	1 93
Total Disbursements	\$3 53
Balance	\$477 59

ASSETS	
Cash in office	\$477 59

GENERAL INTERROGATORIES

Name the kinds of property insured. Harness, wagons, sleighs, robes, blankets and domestic animals.

What policy or survey fee does policyholder pay at issuance of policy? Five dollars at time of first admission.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1914? None levied.

State amount, if any, of unpaid assessments levied during the year 1913. None.

State amount, if any, of unpaid assessments levied during the year 1914. None.

Is property classified? Only as to kind insured.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? No definite term.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? No.

By whom are losses adjusted? Six members.

What is the largest amount insured in any one hazard? \$150.

Statements of Associations in Liquidation Under Section 63
Insurance Law

COVERING ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND
FRATERNAL ORDERS FOR THE YEAR 1914

[833]

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS

ARTICLE VI

THE PROTECTIVE LIFE ASSURANCE SOCIETY

BUFFALO, N. Y.

Possession of this corporation was taken by the order of the Supreme Court made under section 63 of the Insurance Law on February 7, 1913. On February 18, 1913, liquidation was commenced under a further order, pursuant to which all of the outstanding risks upon which loss had not been sustained were reinsured in the North American Accident Insurance Company. On December 1, 1913, the corporation was dissolved, and its liabilities fixed by order of the court at the sum of \$20,711.82, and a dividend of 60 per cent. thereon paid to creditors. It is expected that further dividends will be paid from time to time out of the profits earned under the reinsurance agreement.

Balance December 31, 1913.....		\$998 67
Income:		
Interest	\$30 89	
Payments under reinsurance agreement.....	1,163 29	
		<u>1,194 18</u>
		\$2,192 85
Disbursements:		
Expenses of liquidation:		
Traveling expense	\$9 57	
Referee's fee	10 00	
Stenographer's fee	5 00	
Bonding	5 00	
Insurance Department:		
Services of examiner.....	1 91	
		<u>\$31 48</u>
Claims paid	120 00	
		<u>151 48</u>
Balance December 31, 1914.....		<u><u>\$2,041 37</u></u>

FRATERNAL ORDERS OR SOCIETIES

ARTICLE VII

ECONOMIC RELIEF ASSOCIATION

GENEVA

Balance December 31, 1913.....	\$33 33
Balance December 31, 1914.....	33 33
	<u><u> </u></u>

PEOPLES MUTUAL LIFE INSURANCE ASSOCIATION AND LEAGUE

SYRACUSE

Possession of this corporation was taken under section 63 of the Insurance Law by order of the Supreme Court on January 18, 1910. On March 3, 1910, the Supreme Court made an order directing the Superintendent of Insurance to liquidate the business of the association. Under a settlement approved by the court on April 9, 1910, all appeals from the order of liquidation were discontinued and liquidation proceedings begun. A dividend of 60 per cent. aggregating \$2,027,021.83 paid to members numbering 37,078, as of August 1, 1910. A dividend of 25 per cent., aggregating \$843,450.64, paid to members numbering 36,998, as of August 1, 1911. All general and insurance claims, except disputed claims, aggregating \$138,710.47, paid prior to May 1, 1911. Final distribution of assets among members awaits conversion of unmarketable securities aggregating a book value of \$313,125 into cash. It is thought probable that when the final dividend has been paid, the certificate holders will have had returned to them about 92 per cent. of the amounts paid by them to the association.

Ledger assets December 31, 1913..... \$390,166 35

Income:

Benefit fund assessments	\$221 50
Interest	10,343 28
Disability loans repaid.....	350 65
Proceeds of bonds matured in excess of purchase price	200 00

Total Income **11,115 43**

Total **\$401,281 78**

Disbursements:

Expenses of liquidation:

Clerical services	\$92 00
Rent safe deposit box.....	20 00
Postage	3 74
Protest fees	3 58
Bonding	40 00
Office supplies	11 40

Insurance Department:

Services of examiner.....	15 28
Services of janitor.....	60 00

Total expenses	\$246 00
First dividend	1,300 20
Second dividend	541 75

Total **2,087 95**

Balance December 31, 1914..... **\$399,193 83**

Assets:

Cash in banks.....	\$86,068 83
Bonds (book value).....	313,125 00

399,193 83

WORKMEN'S CHILDREN DEATH-BENEFIT OF THE
UNITED STATES OF AMERICA*

NEW YORK CITY

Balance December 31, 1913.....	\$5,001 69
Income:	
Arrears deducted from dividends.....	\$154 25
Deduction of item of 10 cents from dividend checks less than \$10.....	67 50
Interest	138 10
	<hr/>
Total Income	359 85
	<hr/>
Total	\$5,361 54
Disbursements:	
Dividends paid	1,750 63
	<hr/>
Balance December 31, 1914.....	\$3,610 91
	<hr/> <hr/>

* Never filed annual statement.

INDEX TO PART IV

CO-OPERATIVE LIFE AND ACCIDENT INSURANCE ASSOCIATIONS

A	PAGE	N	PAGE
American Temperance Life Ins. Association.....	3	National Accident Society.....	44
		New York Casualty Company.....	48
C		New York Physicians' Mutual Aid Association.....	50
Columbian Protective Association.....	6	New York Safety Reserve Fund.....	52
Commercial Travelers' Mutual Accident Association.....	10		
Cremieux Benevolent Society.....	14	O	
D		Officers of Co-operative Associations or Societies.....	li
DeWitt Clinton Ready Relief Association	16		
E		P	
Empire State Degree of Honor.....	18	Postal Employees' Mutual Aid Association.....	55
Expressmen's Mutual Benefit Association	21		
G		S	
Gold and Stock Life Ins. Assn.....	25	St. Lawrence Life Association.....	57
Golden Eagle Association.....	27	Seventh Regiment Veteran and Active League.....	60
I		Stafford Benefit Association.....	62
Insurance Clerk's Mutual Benefit Association.....	30	Swedish Mutual Aid Society "Scandia" in New York.....	64
J			
Jewelers' Safety Fund Society.....	33	T	
M		Tables, statistical.....	xxviii-xxxv
Masonic Life Association.....	36	Telegraph and Telephone Life Insurance Association.....	66
Mutual Benefit Association of the Fifth Street Baptist Church.....	40		
Mutual Benefit Association of Suffolk County.....	42	W	
		Workingman's Co-operative Association..	69

FRATERNAL BENEFICIARY SOCIETIES, ORDERS OR ASSOCIATIONS

A	PAGE	PAGE
Aid Association for Lutherans, Wis.....	75	Ladies of the Modern Maccabees, Mich... 244
American Benefit Association of State of New York.....	79	Loyal Association, N. J..... 250
American Knights of Protection.....	81	L'Union St. Jean Baptiste d'Amerique, R. I..... 253
Artisans' Order of Mutual Protection, Pa. 83		M
B		Maccabees, The, Mich..... 258
Benai Berith, Independent Order..... 86	86	Modern Woodmen of America, Ill..... 273
Benevolent Society of the United States for Propagation of Cremation.....	89	Mutual Indemnity and Protective Union, Conn..... 287
Ben Hur, Supreme Tribe Ind..... 91	91	N
Brith Abraham, Independent Order..... 98	98	National Fraternal Society of the Deaf, Ill..... 297
B'rith Abraham, U. S. Grand Lodge..... 102	102	National Protective Legion..... 293
Brith Sholom, Independent Order..... 106	106	National Slovak Society, Pa..... 298
Brotherhood of American Yeoman, Ia.... 109	109	National Temperance Life Ins. Society... 302
Buffalo Police Mutual Aid and Benefit Association..... 114	114	National Union, Ohio..... 304
C		O
Catholic Benevolent Legion..... 116	116	Order of Columbian Knights, Ill..... 312
Catholic Knights of America, Mo..... 120	120	Order of the Golden Seal..... 316
Catholic Mutual Benefit Association.... 125	125	Order of the Iroquois..... 322
Catholic Relief and Beneficiary Association..... 129	129	Order of Knights of Joseph, Ohio..... 325
Catholic Women's Benevolent Legion... 132	132	Order of Mutual Protection, Ill..... 328
D		Order of Prosperity..... 331
Der Bayerische National Verband von Nord Amerika..... 136	136	Order of Zaturu..... 333
F		Order Sons of Zion..... 335
Foresters, Independent Order of, Canada.. 138	138	Order of True Friends..... 380
Fraternal Benefit League, Conn..... 145	145	Order of United Commercial Travelers of America, Ohio..... 338
Fraternal Mystic Circle, Pa..... 149	149	Officers of Fraternal Beneficiary Societies or Associations..... lii
Free Sons of Israel..... 154	154	P
Free Sons of Judah..... 157	157	Polish National Alliance of Brooklyn.... 343
French Canadian Artisans Society, Canada. 161	161	Polish National Alliance of U. S. of N. A., Ill..... 346
G		Protected Home Circle, Pa..... 350
German Baptists Life Association..... 166	166	R
Golden Cross of the World, United Order, Tenn..... 169	169	Royal Arcanum, Mass..... 354
I		Royal Neighbors of America, Ill..... 360
Improved Order of Heptasophs, Md..... 172	172	S
Independent Western Star Order, Ill..... 176	176	Serb Federation "Sloga"..... 365
J		Sons of Benjamin..... 369
Jewish National Workers' Alliance..... 179	179	Sons of Norway, Minn..... 372
Junior Order Benefit Association..... 182	182	Sons of Zion..... 335
K		T
Knights of Columbus, Conn..... 184	184	Tables, statistical..... xxxvi-1
Knights of Honor, Mo..... 190	190	Travelers Protective Association, Mo..... 375
Knights of Joseph, Ohio..... 325	325	True Friends, Independent Order..... 380
Knights and Ladies of Honor, Ind..... 195	195	U
Knights of the Maccabees for State of New York..... 199	199	United Workmen, Ancient Order of..... 383
Knights of Pythias, Ind..... 202	202	Unity Insurance Society..... 386
L		W
Ladies' Catholic Benevolent Association, Pa..... 228	228	Western Star Order, Independent, Ill..... 176
Ladies of the Maccabees of the World, Mich..... 233	233	Woodmen Circle, Supreme Forest, Neb... 389
		Woodmen of the World, Neb..... 394
		Workmen's Benefit and Benevolent Association of the United States..... 406
		Workmen's Circle, The..... 409
		Workmen's Sick and Death Benefit Fund.. 414

	PAGE		PAGE
Chautauqua Co-operative Live Stock In- surance Company.....	421	United Retail Grocers' Association.....	423

B	PAGE		PAGE
Baron Steuben Co-operative Fire Insurance Co.....	461	Monroe County Co-operative Fire Insurance Co.....	508
Butternut Valley Mutual Fire Insurance Co.....	464	Montgomery Fire Insurance Co.....	511
		Mutual Cheese Factory and Creamery Insurance Co.....	514
C		N	
Catskill Mountain Fire Insurance Co... 466		New York Central Mutual Fire Insurance Co.....	517
Catskill Mutual Fire Insurance Co..... 469			
Chemical Mutual Fire Insurance Co..... 472		O	
Church Insurance Association..... 475		Olive Co-operative Fire Insurance Association.....	520
Commercial Mutual Fire Insurance Co... 478		Oneida Co.-op. Fire Ins. Assoc.....	522
Co-op. Fire Ins. Co. of Greene, Schoharie and Delaware Counties.....	481	Otsego Mutual Fire Insurance Co.....	525
D		P	
Dwelling Insurance Association of Central New York.....	484	Patrons of Husbandry Fire Relief Association of Ulster County.....	528
		Pioneer Co-operative Fire Insurance Co..	531
E		Preferred Mutual Fire Insurance Co.....	534
Empire Co-operative Fire Insurance Co..	486		
		S	
G		Saratoga and Washington Fire Insurance Co.....	537
Greene County Mutual Fire Insurance Co.....	489	Security Mutual Fire Insurance Co.....	538
		Sterling Fire Insurance Co.....	541
H			
Home Mutual Fire Insurance Co.....	492	T	
		Tompkins County Co-operative Fire Insurance Co.....	544
L			
Lancaster Mutual Fire Insurance Co.....	495	U	
Livingston County Mutual Fire Insurance Co.....	497	Utica Fire Insurance Co.....	547
M		W	
Mercantile Co-operative Fire Insurance Co.....	500	West Seneca Mutual Fire Insurance Association.....	550
Merchants' Co-operative Fire Ins. Assoc. of Central New York.....	503	Woodstock Mutual Fire Insurance Association.....	552
Merchants' and Farmers' Mutual Fire Ins. Co. of Schoharie and Albany Counties.	505	Wyoming Valley Fire Insurance Co.....	554

COUNTY ASSESSMENT CORPORATIONS

A	PAGE	G	PAGE
Agricultural Insurance Co. of St. Lawrence Co. 559 Allegany County Farmers' Co-operative Fire Ins. Co. 561 Auburn Mutual Fire Insurance Co. 563		Genesee Co. Patrons Fire Relief Ass'n... 627 German-American Mutual Fire Ins. Assn. of Niagara Co. 629	
B		J	
Broome County Farmers Fire Relief Association. 565 Broome County Patrons' Fire Relief Association. 567		Jefferson County Patrons' Fire Relief Assn. 631	
C		M	
Callicoon Agri. Mut. Fire Relief Assoc. ... 569 Cattaraugus Co. Co-op. Farmers Fire Relief Assn. 571 Cattaraugus County Patrons' Fire Relief Assoc. 573 Cayuga County Farmers' Insurance Company. 575 Cayuga County Patrons' Fire Relief Assoc. 577 Central City Co-operative Fire Ins. Co. ... 579 Chautauqua County Patrons' Fire Relief Assoc. 581 Chenango County Patrons' Fire Relief Assoc. 583 Cherry Valley, Roseboom and Westford and Otsego County Co-op. Ins. Co. 585 Clinton County New York Patrons' Fire Relief Assoc. 587 Co-operative Fire Ins. Co. of Sullivan and adjoining counties. 589 Co-operative Fire Insurance Co. of Wyoming and Genesee Cos. 591 Cortland County Patrons' Fire Relief Association. 593		Madison-Onondaga Mutual Fire Ins. Co. ... 633 Monroe County Patrons' Fire Relief Ass'n. 635 Montgomery and Fulton Co. Patrons Fire Relief Assn. 637 Mutual Insurance Assn. of Nassau, Scho-dack and Chatham. 639	
D		N	
Delaware County Patrons' and Farmers' Fire Relief Assn. 595 Dutchess & Columbia Patrons' Fire Relief Assoc. 597 Dwelling House Co-op. Fire Ins. Co. of Cayuga Co. 599		Niagara and Erie Co. Farmers' Protective Assn. 641	
E		O	
Erie County Farmers' Fire Relief Association. 601 Erie and Niagara County Farmers' Ins. Assoc. 603		Oneida County Grange Co-operative Fire Ins. Co. 643 Onondaga County Patrons Fire Relief Ass'n. 645 Ontario County Alliance Mutual Fire Relief Ass'n. 647 Ontario County Patrons' Fire Relief Ass'n. 649 Orleans County Farmers' Mutual Ins. Co. 651 Otsego County Farmers' Co-op. Fire Ins. Co. 653 Otsego County Patrons Co-op. Fire Relief Ass'n. 655	
F		P	
Farmers Alliance Co-op. Fire Ins. Co. of Steuben Co. 605 Farmers Fire Ins. Assn. of Greenville, Durham, Westerlo, and Rensselaerville. 607 Farmers Fire and Lightning Ins. Co. of Oneida Co. 609 Farmers' Mutual Fire Ins. Assn. of Town of Catskill. 611 Farmers Mutual Indemnity Assn. of Cayuga Co. 613 Farmers' Mutual Ins. Co. of Orleans & Niagara Cos. 615 Farmers' Reliance Mutual Ins. Co. of Chemung, Schuyler & Yates Cos. 617 Fidelity Co-operative Fire Ins. Co. 619 Fire Relief Assn. of Oswego County. 621 Fire Relief Assn. of Wayne Co. 623 Fulton and Montgomery Cos. Farmers Mut. Fire Ins. Assn. 625		Patrons' Co-op. Fire Relief Ass'n of Steuben and Livingston Cos. 657 Patrons' Fire Relief Assn. of Madison Co. 659 Patrons Fire Relief Assn. of Seneca Co. ... 661 Patrons of Husbandry Co-op. Fire Relief Assn. Co. of Herkimer. 663 Patrons of Industry Fire Ins. Co. of Cortland Co. 665 Patrons of Industry Fire Ins. Co. of Onondaga and Oswego Cos. 667	
R		S	
		Rensselaer Co. Mutual Fire Ins. Co. 669	
		St. Lawrence Co. Farmers' Ins. Co. 671 St. Lawrence Co. Patrons' Fire Relief Assn. 673 Saratoga Co. Mutual Fire Ins. Co. 675 Sauquoit Valley Farmers' Assn. 677 Schoharie and Schenectady Cos. Farmers' Mut. Fire Ins. Assn. 679	
		T	
		Tioga Co. Patrons Fire Relief Assn. 681 Tompkins, Schuyler and Tioga Cos. Patrons' Fire Relief Assn. 683	
		W	
		Westchester and Putnam Patrons Fire Relief Assn. 685 Westmoreland Co-op. Ins. Assn. 687	

TOWN ASSESSMENT CORPORATIONS

A	PAGE		PAGE
Amherst and Clarence Co-op. Ins. Assn..	691	Germantown and Clermont Co-op. Fire Ins. Co.....	770
Andes Mutual Fire Ins. Co.....	693	Ghent Mutual Fire Ins. Co.....	772
Argyle Co-op. Fire Ins. Co.....	695	Greenwich Town Fire Ins. Co.....	774
Ashford Mutual Fire Ins. Co.....	697	Guilderland Mutual Ins. Assn.....	776
B		H	
Ballston Co-op. Ins. Assn.....	699	Hamden Mutual Ins. Co.....	778
Bethlehem Mutual Ins. Assn.....	701	Hartwick Town Ins. Co.....	780
Bovina Co-op. Fire Ins. Co.....	703	Hebron Co-operative Fire Ins. Co.....	782
Brunswick Ins. Co.....	705	Hoosick Co-operative Fire Ins. Co.....	784
Butternuts Town Co-op. Fire Ins. Co..	707		
C		J	
Cambridge Co-op. Fire Ins. Co.....	709	Jackson Fire Ins. Co.....	786
Canaan Mutual Fire Ins. Co.....	711		
Caroline Farmers Fire Ins. Co.....	713	K	
Charlton Fire Ins. Co.....	715	Kinderhook and Stuyvesant Mutual Ins. Co.....	788
Claverack Town Fire Ins. Co.....	717	Knox Mutual Ins. Co.....	790
Clifton Park and Halfmoon Mutual Fire Ins. Assn.....	719	Kortright Mutual Fire Ins. Assn.....	792
Coeymans Mutual Ins. Co.....	721		
Colonie Mutual Ins. Assn.....	723	L	
Co-operative Fire Ins. Co. of Granville..	725	Livingston Town Ins. Co.....	794
Co-operative Fire Ins. Co. of Town of Hartford.....	727		
Crown Point Town Fire Ins. Co.....	729	M	
D		Malta Fire Insurance Co.....	796
Danby Co-operative Fire Ins. Co.....	731	Meredith Insurance Co.....	798
Davenport Co-op. Fire Ins. Co.....	733	Middletown and Roxbury Fire Ins. Co..	800
Delhi Insurance Co.....	734		
Dryden and Groton Co-op. Fire Ins. Co..	736	N	
E		New Baltimore Mutual Ins. Assn.....	802
Easton Mutual Fire Ins. Co.....	738	New Scotland Mutual Ins. Co.....	804
F		O	
Farmers' Co-op. Fire Ins. Assn. of Clay, Camillus, Lysander and Van Buren....	740	Otsquago Co-op. Fire Ins. Co.....	806
Farmers' Fire Relief Assn. of Pompey and Fabius.....	742		
Farmers' Ins. Co. of Town of Minden....	744	P	
Farmers' Ins. Co. of Town of Palatine...	746	Pittstown Co-operative Fire Ins. Co.....	808
Farmers' Mutual Fire Ins. Co. of Fort Edward.....	748	Putnam Town Fire Ins. Co.....	810
Farmers' Mutual Ins. Co. of Fort Ann...	750		
Farmers' Mutual Ins. Co. of Milan, Pine Plains and Stanford.....	752	S	
Farmers' Town Co-op. Ins. Co. of Town of Hyde Park.....	754	Salem Mutual Town Fire Ins. Co.....	811
Farmers Town Mutual Ins. Co. of Clinton.....	756	Schaghticoke Mutual Fire Ins. Co.....	813
Farmers Town Mutual Ins. Co. of Red Hook.....	758	Schaghticoke Society for Apprehending Horse Thieves and Robbers.....	831
Farmers Town Mutual Ins. Co. of Rhinebeck.....	760	Sharon, Seward and Carlisle Co-op. Ins. Co.....	815
Franklin Fire Ins. Co.....	762	Springfield Co-operative Ins. Co.....	817
G		Stamford Insurance Co.....	819
Galway Fire Ins. Co.....	764		
German Mut. Fire Ins. Assn. of Wells-ville.....	766	U	
German Mutual Ins. Co. of Wayland....	768	Ulster Co-operative Fire Ins. Co.....	821
		V	
		Venice Town Fire Ins. Co.....	823
		W	
		Walton Co-operative Fire Ins. Co.....	825
		White Creek Fire Ins. Co.....	827
		Wilton Mutual Fire Ins. Co.....	829

ASSOCIATIONS AND CORPORATIONS IN LIQUIDATION
UNDER SECTION 63 OF THE INSURANCE LAW

E		PAGE	W		PAGE
Economic Relief Ass'n.....		836	Workmen's Children Death Benefit Fund.		838
P					
Peoples Mutual Life Ins. Assn. and League.....		837			
Protective Life Assurance Society.....		835			

UNIVERSITY OF ILLINOIS-URBANA



3 0112 118750691